spotlight

September 2012 Vol. 45 No. 9

A monthly publication spotlighting top producers of American Income Life and National Income Life

Roger Smith
Chief Executive Officer
AIL & NILICO

Ireland: The New Frontier

"Our business in life is not to get ahead of others, but to get ahead of ourselves — to break our own records, to outstrip our yesterday by our today."
— Stewart B. Johnson

Union Heritage Life Assurance Company Limited, our wholly owned subsidiary, has opened its doors in the Republic of Ireland! Expansion efforts into Ireland began back in 2009, so we couldn't be more excited that the plan has finally come together. And why wouldn't we be? As we do each time we open a new Agency office, we have the opportunity not only to grow our Company, but to help more working families than we could before.

According to business administration professor Edward D. Hess, there are four ways to grow your business: improve, innovate, acquire, or scale. Innovations and acquisitions can be iffy in terms of growth. Improvements are a given — you must improve in order to stay in business.

Scaling is the key to growing a company successfully, says Hess. Put simply, scaling means doing more of what you're already doing to expand your customer base and to improve your processes as you move forward. It only makes sense that in order for scaling to work, you need the right people on board and the right processes implemented before you set out to do more of what you're already doing. I'm proud and grateful that we have the right business model, the right team and the right processes in place, enabling us to embark on this new adventure.

Ireland has a strong system of trade unions, the heart and soul of our niche market, as you know. The country has more than a half million trade unionists. In fact, all employees have a right guaranteed in the Irish constitution to join a union. The Irish Congress of Trade Unions (ICTU), an organization akin to the AFL-CIO here in the US, is the single umbrella organization for trade unions in Ireland.

The spirit of *Be Union, Buy Union, Build Union* will continue to guide our operations. Services Industrial Professional and Technical Union (SIPTU), Ireland's largest trade union, has been chosen to represent Union Heritage Life home office employees.

Economic conditions have brought pressures on the Irish collective bargaining system. Sounds familiar, doesn't it? And so, just as we continue to do all across North America, we will use our voice and our resources to support the Irish labor movement and policies and legislation that benefit the working families of Ireland.

None of this would be possible without the blood, sweat and tears (I'm kidding about the blood) of our boots-on-the-ground team in Ireland as well as countless members of the Home Office team who worked so hard for so long, through delay after delay to make this expansion possible. But, in the words of Thomas Jefferson, "Delay is preferable to error." Thanks to everyone for dotting each "i" and crossing every "t."

Lastly, I hope you will all join me in sending congratulations and well wishes to our SGA on the Emerald Isle, Mr. Allan Jennings. Allan and Emily, we're excited and happy for you, and wish you great success.

Go n-eírí an bóthar leat.
May the road rise with you.

spotlight
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FPO

sga career track
New Markets Opening & Expanding

There is a growing need for ambitious leaders.
AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: **futuresga@ailife.com**.

total bonuses paid out

This month AIL and NILICO paid a total of $3,602,595 in bonuses. For more information on the monthly bonuses, turn to Page 32-37.

Total: $3,602,595

required retention rate

Effective Jan. 1, 2012, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	**69.0%**
Net to Gross:	**78%**

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Wednesday 10/24** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Monday 10/29** to count for **October** production.

correction

In the August issue in the YTD SGA rankings, Theo Pappas was incorrectly listed as #2 in SGA Category 2; he should have been listed as #1.

direct code training bonus pg. 04

closer to the heart pg. 08

platinum PR club pg. 13

leadership academy pg. 16

ireland business pg. 18

LOOK FOR ME!

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2013 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2013 Convention Qualifications online at www.ailife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to the annual convention.*

SA/GA

Direct Code Field Training Bonus

Contest Extended!

The SA/GA Direct Code Field Training Bonus has been so successful, it has been extended to **December 31, 2012!**

Since this Bonus was introduced, the number of weekly bonuses and the number of qualifying SAs and GAs have both continued to increase. The purpose of the Bonus is to give SAs and GAs a vested interest in getting and keeping their Agents hitting bonus each week, which leads to better Agent retention and team and Agency growth. Talk to your manager about how the Direct Code Field Training Bonus can add to your income each month!

Top July Bonus Leaders

1 **Albert Serur** $5,761 Simon Arias

2 **Tyler Stewart** $5,064 Simon Arias

3 **William Myatt** $4,828 Brandon Cooley

4 **Adam Huck** $4,053 Surace-Smith

5 **Vatapuia Vavau** $4,051 Steve Friedlander

August Bonus Leaders

August Bonus Payout $464,101

August Bonus Qualifiers 706

	Name	Bonus	SGA
1	Albert Serur	$5,761	Simon Arias
2	Tyler Stewart	5,064	Simon Arias
3	William Myatt	4,828	Brandon Cooley
4	Adam Huck	4,053	Surace-Smith
5	Vatapuia Vavau	4,051	Steve Friedlander
6	Jenna Grula	4,026	Simon Arias
7	Ashley Wenning	3,877	Surace-Smith
8	Denise Hewison	3,587	Surace-Smith
9	Hector Carrillo	3,453	Brandon Cooley
10	Anita Ferris	3,388	Steve Friedlander
11	Andre McCallum	3,297	Surace-Smith
12	Michelle Crowe	3,254	Simon Arias
13	Kaitlyn Good	3,225	Oldham-Bianchi
14	Kristan McConnell	3,070	Matthew Hogan
15	Michael Brunello	2,975	Surace-Smith
16	Michael Stuver	2,957	Surace-Smith
17	Eric Ebbitt	2,934	Simon Arias
18	Ronnie Patea	2,902	Steve Friedlander
19	Peter Van Der Westhuizen	2,897	Richard Correa
20	Tevita Tupouniua	2,875	Steve Friedlander
21	Jeremy Hernandez	2,820	Bob Wingate
22	Carissa Van Wagenen	2,786	Oldham-Bianchi
23	Aldina DaRosa	2,766	Josh Chalom
24	Kyle E Taylor	2,630	Travis Moody
25	Robert Drake	2,600	Surace-Smith
26	Ofa Siasau	$2,560	Steve Friedlander
27	Christopher Vasu	2,556	Surace-Smith
28	Lawrence Reardon	2,554	Simon Arias
29	Andrew Paogofie	2,533	Steve Friedlander
30	Jacqueline Kosalek	2,520	Oldham-Bianchi
31	Ryan Fickert	2,511	Surace-Smith
32	Zbigniew Stankiewicz	2,484	Fred Hadayia
33	John Napiza	2,452	Jatoft-Foti
34	Amelia Ropetikilifi	2,452	Steve Friedlander
35	Michael Polakowski	2,419	Simon Arias
36	Keith Coscia	2,372	Surace-Smith
37	Tere Diamond	2,362	Steve Friedlander
38	Michael Romeo	2,344	Oldham-Bianchi
39	Justin Fisher	2,334	Simon Arias
40	Marian Sertler	2,334	Sabrina Lloyd
41	Alexander Dorey	2,322	Imran Satti
42	Anthony Rizzo	2,317	Simon Arias
43	Ashley Delevieleuse	2,270	Philip Prata
44	Brodie Fischer	2,257	Imran Satti
45	Daniel Bernard	2,226	Oldham-Bianchi
46	Derek Franc	2,216	Oldham-Bianchi
47	Nicholas Moore	2,165	Oldham-Bianchi
48	Zachary Frentsos	2,105	Surace-Smith
49	David Rigney	2,019	Scott Rehberg
50	Amr Shater	2,015	David Hausman

Please Note: All qualifiers listed achieved at least $500 in bonus totals.

Contest ends December 31st, 2012. For full bonus details, visit www.ailife.com/arc/spotlight.aspx

Name	Bonus	SGA
Gian-Paolo Diberardo	$2,009	Brandon Cooley
Anthony Batista	2,008	Theodore Pappas
Charles Ferrari	1,963	Simon Arias
Kevin Lewis	1,960	Matt Henderson
Mark Harhager	1,936	Matt Henderson
Sione Maumau	1,928	Steve Friedlander
Patrick Cotton	1,913	Chad Deley
Brian Allt	1,894	Imran Satti
Ben Carpenter	1,860	Cunningham-Weatherspoon
Karolina Debek	1,856	Sabrina Lloyd
Gardy Desrouleaux	1,854	Williams-Zophin
Kevin Holtz	1,845	Surace-Smith
Ross Budweg	1,800	Tiffany Roland
Staci Daggett	1,799	Richard Correa
Scott Patterson	1,794	Joseph Diecedue
Karen Cheng	1,790	Simon Arias
Mark Hileman	1,768	Desi Dimitrova
Tony Geer	1,759	Surace-Smith
Tone Munro	1,724	Steve Friedlander
Emilexis Medina	1,706	Theodore Pappas
Mark Glazer	1,667	Theodore Pappas
Christopher Favor	1,666	David Hausman
Erin Moore	1,665	Imran Satti
Edward Atkinson	1,641	Surace-Smith
Jorge Guerra	1,636	Giglione-Ackerman
James Summers	1,625	Theodore Pappas
Michael Lindsey	1,543	Simon Arias
Eric Peyton	1,518	Surace-Smith
Larry Giddens	1,499	Steve Greer
Tara Weisz	1,490	Josh Chalom
Andrew Haskins	1,488	Altig-Orlovic-Hay
Mark Diebolt	1,481	Paul Rumbuc
Catherine Gennaro	1,458	Theodore Pappas
Darren Danico	1,453	Laura Fisher
Bernadette Casciato	1,446	Simon Arias
Matthew Caternolo	1,444	Simon Arias
Leah Stoltz	1,435	Fred Hadayia
Linda Jackson	1,430	Steve Friedlander
Lawerence Smith	1,425	Steve Greer
Thomas Soloweyko	1,423	Steve Greer
Brandon Smith	1,416	Bob Wingate
Priscilla Nelissen	1,415	Desi Dimitrova
Britton Costa	1,414	Simon Arias
Shelly Cullen	1,392	Steve Friedlander
Michelle Kyles	1,391	Cindy Furer
Massoud Vaziri	1,381	Altig-Orlovic
Matthew Conrad	1,363	Surace-Smith
Starlet Luczon	1,359	Altig-Orlovic
Spencer Rowland	1,351	Altig-Orlovic
Karen Parson	1,342	Michael LiBassi
Bruce Viaje	1,331	Altig-Orlovic
Kristopher Washington	1,326	Scott Sonnenberg
Kevin Grenoble	1,321	Simon Arias
David Kirst	1,321	Oldham-Bianchi
Anna Senra	1,320	Cohen-Cohen
Larry Finch	1,296	Matthew Hogan
Chad Potts	1,291	Chris Hernandez
Timothy Wilson	1,288	Philip Prata
Ricky Jenkins	1,285	Kevin Davis
Gary Slocum	1,271	Desi Dimitrova
Unique Hunnicutt	1,262	Alex Roland
Phillip Williams	1,260	Simon Arias
Samotta McKeever	1,258	Bob Olson
Christopher Kennedy	1,258	Surace-Smith
Giancarlo Altube	1,251	Theodore Pappas
Joshua Cook	1,247	Simon Arias
Ayman Elsalhy	1,246	Williams-Zophin
Jessimi Lewis	1,234	Surace-Smith
Christina Black	1,233	Oldham-Bianchi
Ronald Kutruff	1,229	Simon Arias
Liam Flaherty	1,225	Simon Arias
Peter Mello	1,223	Cisco Perez
Marc Salvaggi	1,216	Surace-Smith
John Velardo	1,214	Chris LaFond
Zaid Jian	1,208	Alex Roland
Christopher Earle	1,206	Williams-Zophin
Andria Standifer	1,206	Brandon Cooley
Dean Jensen	1,198	Steve Greer
Alisha Armand	1,195	Theodore Pappas
Jodi Bohdal	1,195	Fred Hadayia
Ronald Baldwin	1,192	Simon Arias
Scott Flaherty	1,182	Simon Arias
Roosevelt Wilson	1,169	Giglione-Ackerman
Todd Glazer	$1,168	Joseph Diecedue
Robert Richman	1,162	Surace-Smith
Raymond Balestra	1,155	Simon Arias
Sokol Fazliu	1,152	Simon Arias
Reynolds Akuamoa	1,147	Theodore Pappas
Christine Barbour	1,145	Steve Greer
Raymond Ochoa	1,140	Desi Dimitrova
Christopher Chovanec	1,124	Steve Greer
William Shockley	1,104	Simon Arias
Michelle Malinov	1,102	Giglione-Ackerman
Jordan Freeman	1,101	Steve Greer
Joseph Hagerman	1,094	Jeremy Harbin
Minh Phung	1,083	Scott Rehberg
Brady Braaten	1,070	Altig-Orlovic-Venekamp
Nathaniel Durkin	1,065	Simon Arias
Robert Gibson	1,050	Joseph Diecedue
London Burnett	1,048	Surace-Smith
Enrico Paredes	1,048	Jatoft-Foti
John Young	1,046	Steve Greer
Andrew Burns	1,045	Steve Friedlander
Erna Gasanin	1,041	Fred Hadayia
Scott Ramsey	1,040	Alex Roland
Josephine Brown	1,039	Steve Friedlander
Joannabelle Magneson	1,037	Brandon Cooley
Scott Smith	1,028	Fred Hadayia
Rajendra Narine	1,025	Giglione-Ackerman
Shahab Mahdavinejad	1,020	Theodore Pappas
Ricardo Subero	1,014	Tim McAdams
Scott Wheeler	1,007	Imran Satti
Anthony Theriault	1,002	Surace-Smith
Donna Trotta	1,000	Theodore Pappas
Elaine Kulawiak	996	Oldham-Bianchi
Lysa Nguyen	996	Altig-Orlovic
Joseph Schneider	995	Cohen-Cohen
Bobby Beatty	987	Jeremy Welch
John Conard	984	Simon Arias
Kierra Goodwin	984	Gregory Henderson
Antonio Davidson	980	Mark Hancock
Roberto Nieves	971	Oldham-Bianchi
Eric Thompson	956	Surace-Smith
Daniel Walton	946	Surace-Smith
Kyle Lewicki	944	Surace-Smith
Darrell Nelsen	944	Tiffany Roland
Zachary Santino	944	Oldham-Bianchi
Dekisha Shockley	938	Dorian Oldham
Jaman Testerman	926	Cindy Furer
Brandi Hershey	923	Brandon Cooley
Eric Trautloff	922	Cindy Furer
Uatesoni Filimoehala	921	Steve Friedlander
Aaron Dunlap	915	Simon Arias
Harrynarine Ramoutar	914	Theodore Pappas
Sondra Batson-Braggs	913	Dan Rubio
Earl Phillips	910	Cunningham-Weatherspoon
Justin Wise	906	Jeremy Welch
Daniel G Johnson	886	Surace-Smith
Kristian Brennan	882	Imran Satti
Michael Stevens	871	Paul Rumbuc
Evan Reich	862	Philip Prata
Matthew Cosic	857	Surace-Smith
Travis Self	851	Steve Greer
Harold Durana	849	Jatoft-Foti
Joshua Franco	847	Chris LaFond
Alexandra Curtin	846	Chris LaFond
Oscar Portillo	845	Steve Greer
Kehinda Pryor	845	Bob Olson
Kyle Gleeson	839	Bob Olson
Thomas Tiller	832	Jeffery Thiel
Brian Mitchell	829	Imran Satti
Yolanda Richardson	824	Slav Bitman
Josh Wheeler	823	Surace-Smith
Hannah Welfling	814	Simon Arias
Philip Roffi	808	Cindy Furer
Antonio Reyes	807	Simon Arias
Richard Nypower	803	Altig-Orlovic
Arie Davis	799	Williams-Zophin
Denice Copp	789	Imran Satti
Joshua Cosentino	783	Simon Arias
Karen Barbour	780	Steve Greer
Jelisa Lawson	774	Giglione-Ackerman
Ikani Fifita	770	Steve Friedlander
Maria Ramirez	758	Bob Olson
Maren Conway	750	Fred Hadayia
Michael Shaba	748	Brian Traboulay
Prabesh Shakya	$741	Dan Rubio
Jarred Sykes	739	Eric Neal
Lydia Smith	733	Cunningham-Weatherspoon
Ho Tran	723	Altig-Orlovic
Kasie Greenwalt	721	Michael LiBassi
Shawn Donnelly	720	Laura Fisher
John Sikora	719	David Hausman
Alejandro Torruella	709	Sabrina Lloyd
Robert Biser	703	Surace-Smith
Cynthia Schneiderman	701	Sabrina Lloyd
Konnor Wyly	694	Joseph Diecedue
Michael Hicks	694	Oldham-Bianchi
Monica Khout	687	Altig-Orlovic
Jacob Unger	686	Simon Arias
Polina Philbin	683	Fred Hadayia
Aaron Booth	676	Simon Arias
Rolando Vega	672	Steve Greer
Arthur Patterson	671	Cindy Furer
Kyle Wrobel	669	Cunningham-Weatherspoon
Ryan Hernandez	667	Bob Wingate
Madai Price	665	Williams-Zophin
Nicholas Scott	663	Paul Rumbuc
Steven Sparkes	663	Altig-Orlovic
Ashlee Hutchins	662	Giglione-Ackerman
Matthew Stevens	655	Sabrina Lloyd
Marcus Moody	654	Matthew Hogan
Matthew Davidson	647	Matt Henderson
Bryan Blust	642	Joseph Diecedue
Jason Engelman	633	Jatoft-Foti
Antonio Bond	628	Surace-Smith
Jason Kerner	618	Altig-Orlovic-Venekamp
Amanda Andre	618	Slav Bitman
Craig Cacini	615	Simon Arias
Godfrey Goodrich	613	Alex Roland
Meakie Grice	611	Theodore Pappas
Joshua Davidson	608	Surace-Smith
Caio Rosa	606	Williams-Zophin
Felipe Monroy	597	Bob Olson
Garik Petrosyan	593	Cohen-Cohen
Benjamin Rexroth	591	Cunningham-Weatherspoon
Michael Gerstein	590	Giglione-Ackerman
Senelinah Talamaivao	584	Steve Friedlander
Heather Leitch	581	Cunningham-Weatherspoon
William Brookshire	579	Richard Correa
Richard Bell	577	Imran Satti
Jeffrey Nieves	574	Chris LaFond
Derron Alexander	572	Theodore Pappas
Brent Wilhelmi	564	Richard Correa
Gretchen Crady	556	Chris Hernandez
Tamecka Dixon	555	Giglione-Ackerman
Carlos Lopez	549	Giglione-Ackerman
Richard Whyte	547	Brian Traboulay
Amandeep Gill	543	Altig-Orlovic
Valerie Cormier	538	Steve Greer
Markena Ward	537	Fred Hadayia
Michael Putnam	523	Altig-Orlovic
Anthony R Wright	522	Simon Arias
Lorenzo Lameko	512	Steve Friedlander
Richard Davis	512	Altig-Orlovic
Adam King	510	Altig-Orlovic
Sean Velasquez	509	Cohen-Cohen
Franklin Quezada	507	Giglione-Ackerman
Danilo Mendoza	505	Matt Henderson
Steve Marker	504	Altig-Orlovic-Hay
Richard Pazak	502	Bob Olson
Jack Wang	501	Desi Dimitrova
Darrell Asbell	501	Altig-Orlovic
Tanner Daves	500	Jason Adamo
Paul DeRenzo	500	Simon Arias

Anniversaries

38 Years of Service
Donald Wold, AGT

33 Years of Service
Steve Friedlander, SGA

19 Years of Service
Mitchell Look, AGT

15 Years of Service
Bradley Kincaid, AGT
Julie Wells, AGT

13 Years of Service
Eddie Dhillon, AGT
Dorian Oldham, SGA

12 Years of Service
Matt Henderson, SGA
Alex Roland, SGA

11 Years of Service
London Burnett, GA
Kevin Haines, AGT
Matthew Kernan, AGT
Alison King, GA
Marcus Smith, SGA

10 Years of Service
Ronald Marx, AGT
Brian Morse, MGA
Philip Prata, SGA

9 Years of Service
Salvatore J Giacchi, AGT
Kathy Pappas, PR
Randolph Souliers, RGA

8 Years of Service
Ryan Bisanz, MGA
Peter Kaplanis, AGT
Steven King, MGA
Tim McAdams, SGA

7 Years of Service
John Cochrane, AGT
Ross Ewen, AGT
Herman Fennell, MGA
Alex Grakhov, AGT
Sharif Grays, MGA
Brett Gryska, RGA
Robert Kanaan, RGA
Marilyn Kohlhase, PR

6 Years of Service
Ryan Hall, RGA
Hyungjun Kae, RGA
Thomas Soloweyko, GA
Sara Welch, RGA

5 Years of Service
Ala Awad, RGA
James Cunningham, SGA
Charles Mickens, RGA
Michael Romeo, GA
Jessica Treybick, PR
Marisa Willgruber, RGA

4 Years of Service
Chena Blair, AGT
Rosanna Gill, PR
Anna Guido-Rohrer, PR
Daniel Hartwig, MGA
Phillip Jenkins, MGA
Casey Kunash, MGA
Timothy Leary, PR
Ryan Leong, GA
Rodney Mori, MGA
Javier Sandoval, SGA
Daniel Smith, AGT
Jake Yagjian, MGA

3 Years of Service
Shelly Cullen, GA
Anita Ferris, GA
Magdalene Franklin-Holmon, AGT
Ricardo Grandt, MGA
Joshua Jackson, MGA
Samy Jacques, GA
Lina Namu, AGT
Lynn Parker, MGA
Bryan Peters, MGA
Steve Sanchez, PR
Michael Schumacher, AGT
Scott Smith, AGT
Alfred Taren, RGA
Preston Turner, GA
Nadezhda Vitchev, GA

2 Years of Service
Andrew Bayang, GA
Baylee Burrowes, AGT
Gretchen Crady, SA
Bryan Czajkowski, GA
Dustin Edgell, SA
Violetta Goldman, AGT
Liliya Hrabar, AGT
Andrew Jaycox, GA
Alexander Keats, SA
James Erickson, AGT
Erica Kelley, SA
Tenna Lewis-Torraca, SA
Chris Lussier, RGA
Jenna Maxwell, SA
Tanya Mitchell, SA
Robert Moran, PR
Tom Morrell, AGT
Aiman Mousa, MGA
Ryan O'Malley, MGA
Graeme Orr, SA
Nasr Quadri, MGA
Maureen Roberts, PR
Victor Schwenoha, SA
Christine Weatherspoon, MGA
Bryon Welch, MGA
Ali Zaidi, SA

1 Years of Service
Gloria Allen, AGT
Arnaecia Alridge, SA
Nicarus Baez, SA
Anastacio Baeza, SA
Brandon Baker, GA
Raymond Balestra, GA
Michelle Blunda, SA
Austin Cheley, SA
Christopher Chunn, GA
William Cline, SA
Maren Conway, SA
Joshua Cosentino, GA
Joshua Davidson, SA
Elifranc Deus, SA
Daniel Doherty, GA
Joseph Duran, SA
Faiga Ene, AGT
Kathleen Fitzsimmons, SA
Patrick Fowler, SA
Derek Franc, SA
Zoe Hamilton, AGT
Carl Harris, AGT
Linda Henke, SA
Dean Jensen, SA
Paul Johnson, AGT
Lynn Jordan, SA
Kekoa Kawakami, AGT
Mirvet Kekic, SA
Evan Kendall, SA
Cameron Kline, GA
Glen Latona, AGT
Elizabeth Lopez-Colon, SA
Melonie Lucero, AGT
Adrienne Mackay, SA
Arthur McDonald, GA
Lazarus McRae, AGT
Fabian Mundaca, AGT
Carl Nazaire, MGA
Sean O'Reilly, RGA
Magalene Price, AGT
Teenga Rere, AGT
Amber Resendiz, AGT
Kasey Schultz, GA
Joseph Shanks, SA
Osama Shoubaki, AGT
Donald Stevens, AGT
Charlton Strickland, AGT
Laura Thornton, SA
Peter Van Der Westhuizen, GA
Rafael Vargas, SA
Sean Velasquez, SA
Jamal Walters, AGT
Justin Wise, GA
John Yankovich, AGT

Promotions

Regional General Agent
Cherie Adams
James Allen
Kellen Cuttance
Sarah DeFeo
Dmitriy Kagan
Chris Lussier
Jonathan Maust
Humberto Quintero
Rodney Ward

Master General Agent:
Andre Bent
Cameron Cimino
Christopher Favor
James Franklin
Tyler Green
Alvin Massenburg
Brian Morse
Robert Nolan
Marian Sertler
Kingsley Tazinya
Tarisa Tooke
Christine Weatherspoon

60% General Agent
Karen Barbour
Lora Beronja
Aaron Booth
Juan Cardona
Nicholas Clark
Aldina DaRosa
Antonio Davidson
Charley Forshee
Scot Gates
Todd Glazer
Kasie Greenwalt
Mark Hileman
Ronald Kent
Julia Misluk
Dick Nakatani
Raymond Ochoa
Enrico Paredes
Robert Pendleton
Prabesh Shakya
Amr Shater
Jacquelyn Weatherman
Shawn Wildman

57.5% General Agent
Kristina Aguirre
Alisha Armand
Josephine Brown
Douglas Buhl
Hector Carrillo
Matthew Caternolo
Nicole Conrad
Keith Coscia
Darren Danico
Sokol Fazliu
Joshua Franco
Tony Geer
Lindsay Gjerde
Lisa Heyman
Michael Hicks
Thomas Kijanowski
Jacqueline Kosalek
Gilbert Martinez
Shaun McDonald
Kayla McIver
Kendra Orng
Richard Pazak
Evan Reich
Antonio Reyes
David Rigney
Ernest Rowe
Cynthia Schneiderman
Jaman Testerman
Don Tong
Ho Tran
Dennis Urbanowski
Carissa Van Wagenen
Rachel Wade
Josh Wheeler

55% Supervising Agent
Musediq Abdul
Louis Anderson
Sonia Andriamiarisoa
Leslie Austin
Justin Boat
Renada Bogan
Tammy Bruns
Devon Chapman
Matthew Clark
Sean Conlon
Hoang Cooke
Desiree Dallas
Maria Diringer
Vicky Ducharme
Clark Heflin
Luis Hernandez-Mercado
Latasha Hicks
Kyle Hoover
Steven Huenergardt
Angela Jackson
Melody Jacobs
Leslie Jacobs
Jerkindra Lidge
Marva Lumar
Sabrina Mallett
Matthew Mayne
Jerry McKean
Jason Meyers
Kendrick Minor
Kyle Mogensen
Felipe Monroy
Andrea Nichols
Angel Patryluk
Jonathan Pickard
Princess Polk
Jacob Raine
Roy Ravago
Seth Reising
Darwin Roman
Jeff Rouse
Victor Schwenoha
Sam Singleton
Storm Singleton
Donald Snyder
Clinton Spaeth
Richard Spicer
Kimball Sprague
Thaddeus Stansberry
Heather Stuart
Jackie Taylor
Donal Thompson
Tyrone Tucker
Sean Velasquez
Justin Wallace
George Wentler
Donald Wilds
Joshua Williams
Zathia Zarza

52.5% Supervising Agent
Leuasa Ainoa
Evergreen Am
Simone Amos
Hailey Baert
Tyshawn Bailey
Lisa Balogh
Richard Bell
Brian Block
Michael Box
Hunter Brooks
Michael Brooks
Gary Brown
Anthony Brown
Michelle Burkhardt
David Cherrington
Cedric Clark
Jeffrey Cook
Arturo Correa
Marta Cunha
Xander Davis
Michael DeLaNuez
Pamela Dendy
Devin Dingey
Sean Dixon
Kelsey Donofrio
Altaf Drew
Elsa Dumlao
Benjamin Ely
Punalei Fanta
Jerry Fequiere
Kelvin Fernandez
Charles Fischer
Gabriel Fuentes
Jamie Gardner
Pamela Garrett
Ryan Gorman
Alan Grage
Justin Hamel
Blake Handrick
Barbara Harden
Bridget Hartley-Loftman
Shane Hejmanowski
Megan Herickhoff
Douglas Hynds
Calvin Irving
Anand Jailall
Lamin Jallow
Nancy Jarach
Maria Jones
Karlos Jordan
Albert Kauderer
Amandeep Kaur Gill
Avis Kava
Michele Kirk
Brittany Knight
Adam Korenman
Chatal Landry
Faaumatausaga Lealaiauloto
Kevin Letarte
Frankie Lewandowski
Edward Littell
Matthew Lockmer
Jose Lopez
Jeffrey MacBain
Andrew Mackmin
Lineti Makaafi
Danae Manwill
Robert Martin
Fuaifale Mauu
Joshua May
Pamala McMillan
Lisset Melendez
Whitney Mitchell
Kim Mom
Jose Mondaca
Zachary Montavon
Edwin Montoya
Corey Moore
Garland Morrow
Aaron Mullen
James Murray
Eugenia Muth
Katelyn Neniskis
Samuel Nudelman
Ian Panter
Ashley Paris
William Park
Shannon Parnell
Jamie Perse
Kelly Pilling
Ryan Poux
Angela Pronti
William R Thompson
Jennifer Range
Tamoy Redwood
John Riggs
Jessica Rights
Sean Riley
Caroline Robichaud
Hector Rosa
Elesteria Sakotic
Scott Schwartzkopf
Mindy Sears
Patrick Seawright
Duane Shaw
Marcus Shorts
Joshua Smith
Reid Snodderly
Lorena Soto
Alofi Suasua
Ofa Tavake
Bricen Terrell
Kevin Thurber
Joseph Tierno
Michael Trinh
Gian Trinidad
Julie Truong
Michael Turney
Shawna VanDeValde
Samuel Vasquez
Asher Vedelchau
Christopher Velazquez
Anthony Ventura
Joshua Ward
Robert Yann
Hyun Yoon

New Laptop Trainer

Amanda Beyersdorff
August 13

Amanda was recruited right out of college by the Surace-Smith Agency four years ago. Her achievements in the field include having been a member of the Founder's Club and a three-time President's Club member, as well as serving in various levels of management. "I'm a systems and processes oriented person," says Amanda. She looks forward to using the data available in QlikView to help agencies monitor laptop practices, solidify training, and foster accountability to reach new levels of success. Amanda makes her home in Cleveland, Ohio.

Dominican Republic Update

Closer to the Heart

Food For The Poor, our partner organization in the Dominican Republic, has shared their proposal outlining the use of combined funds donated by TMK affiliates.

When asked to identify the most immediate need in the DR, FFTP quickly responded: housing. The entire shared island of Hispaniola (Haiti in the north, Dominican Republic in the south) has been wracked repeatedly by natural disasters, the effects of which are exacerbated by chronic economic instability. The Dominican Republic bears a large portion of the burden because of the influx of displaced Haitians after each event, most recently Hurricane Isaac, which caused massive flooding in Haiti.

FFTP has designated San Marcos, along the northern coast of the island, near the border between the two countries, as the area where our donation can do the most good. As many as two families of five often share small, fragile wood huts with zinc or palm leaf roofs and dirt floors. These homes have no indoor plumbing, and the families rely on pit latrines.

FFTP proposes to build six homes, each equipped with sanitation and portable water units. The 24' x 18' wooden homes will have a cement foundation and a zinc roof, wood doors and wood window frames. The houses will include two rooms and a kitchen area.

Thanks to those who opened their hearts and donated. We are proud to be a part of TMK's Closer to the Heart program helping Food For The Poor's humanitarian efforts in the Dominican Republic.
Photos courtesy of Food For the Poor

Closer to the Heart What's Next

Executive Council Meeting – Santa Barbara, CA

Partner: Casa Esperanza
September 29-October 3
http://casa-esperanza.org

Casa Esperanza helps homeless individuals and families achieve self-sufficiency by providing access to the services they need to transition to stable employment and housing.

The shelter is open 24 hours a day, 365 days a year, offering a wide array of services for the homeless, with an emphasis on both emotional and physical health. Their kitchen serves as many as 600 meals per day.

In addition to our financial help, CE has asked for our help on a new program to help residents transition to self-sufficiency. This new program provides training and counseling to help residents enter or reenter the workplace.

How we can help: Council members, clean out your closet! Bring your clean, gently worn dress clothing for residents to wear to job interviews.

Casa Esperanza
offering hope & help every day!

Remember, anyone can contribute to these causes. We'll send specific donation information when the projects are underway.

Fall SGA Meeting – Las Vegas, NV

Partner: Clean the World
November 11-14
Photos courtesy of Clean the World
http://www.cleantheworld.org/las-vegas.asp
https://www.facebook.com/CleanTheWorld

Each day, 9,000 children around the world under the age of 5 die from preventable hygiene-related illnesses, specifically pneumonia and diarrheal disease. That's more than 3.2 million kids each year, and that's more than AIDS and malaria combined.

Each month, hundreds of thousands of hotels and motels across the world discard literally tons of slightly-used soap and shampoo. CTW collects and repurposes these products using environmentally-friendly and hygienically-safe recycling efforts. They distribute the recycled soap and hygiene products to homeless shelters and to children and families in need due to ongoing poverty or in response to natural disasters when sanitary conditions are compromised.

How we can help: SGAs will have an opportunity to roll up their sleeves and get their hands clean! Those who choose to participate will volunteer at CTW's Las Vegas Recycling Operation Center.

SA

NAME	#	SGA
Keith Coscia	5	Surace-Smith
Isaac Hernandez	4	Desi Dimitrova
Leah Stoltz	4	Fred Hadayia
Kevin Huber	4	Eric Neal
Josh Wheeler	4	Surace-Smith
Darrell Asbell	3	Altig-Orlovic
Virginia Lee	3	Altig-Orlovic
Liam Flaherty	3	Simon Arias
Cynthia Sittig	3	Simon Arias
Joseph Walaan	3	Simon Arias
Larrye Boykin	3	Mark Beckford
Wendy Sotelo	3	Desi Dimitrova
Ritia Tokahere	3	Steve Friedlander
John Young	3	Steve Greer
Michelle Dehner	3	Jeremy Harbin
Cynthia Schneiderman	3	Sabrina Lloyd
Deborah Sanchez	3	Bob Olson
Scott Wheeler	3	Imran Satti
Zachary Frentsos	3	Surace-Smith
Robert Richman	3	Surace-Smith
Michael Box	2	Altig-Orlovic
Vladimir Flores-Cruz	2	Altig-Orlovic
Starlet Luczon	2	Altig-Orlovic
Brendyn Muise	2	Altig-Orlovic
Randy Ocampo	2	Altig-Orlovic
Spencer Rowland	2	Altig-Orlovic
Sara Gilley	2	Altig-Orlovic-Hay

NAME	#	SGA
Michael Stone	2	Altig-Orlovic-Hay
Brady Braaten	2	Altig-Orlovic-Venekamp
Charles Fischer	2	Simon Arias
Evan Kendall	2	Simon Arias
Eugenia Muth	2	Simon Arias
Hannah Welfling	2	Simon Arias
Donald Wilds	2	Simon Arias
Phillip Williams	2	Simon Arias
Abdul Yusuff	2	Simon Arias
Mark Ziemianski	2	Simon Arias
Alan Pazmoran	2	Josh Chalom
Barbara Seyoum	2	Samantha Chui
Sean Velasquez	2	Cohen-Cohen
Douglas Buhl	2	Brandon Cooley
John Riggs	2	Brandon Cooley
Brooke Spain	2	Brandon Cooley
Andria Standifer	2	Brandon Cooley
William Brookshire	2	Richard Correa
Ben Carpenter	2	Cunningham-Weatherspoon
Ashley Gregg	2	Cunningham-Weatherspoon
Brittany Long	2	Cunningham-Weatherspoon
Earl Phillips	2	Cunningham-Weatherspoon
Megan Herickhoff	2	Chad Deley
Shaun Johnson	2	Chad Deley
Alexandra Wolter	2	Chad Deley
Robert Gibson	2	Joseph Diecedue
Mark Hileman	2	Desi Dimitrova

NAME	#	SGA
Cavenack Bernadin	2	Laura Fisher
Hoang Cooke	2	Cindy Furer
Michelle Malinov	2	Giglione-Ackerman
Louis Anderson	2	Steve Greer
Jonathon Davis	2	Steve Greer
Jerry Fequiere	2	Fred Hadayia
Brandon Metzner	2	Mark Hancock
Melissa Martinez	2	David Hausman
Kardel Brooks	2	Matthew Hogan
Seabringna Landfair	2	Matthew Hogan
Jason Engelman	2	Jatoft-Foti
Christopher McFoy	2	Jatoft-Foti
Jeffrey Nieves	2	Chris LaFond
Matthew Wilder	2	Samuel LaSala
Robert Burdi	2	Sabrina Lloyd
Alejandro Torruella	2	Sabrina Lloyd
Corey Bryant	2	Tim McAdams
Normand Franco	2	Eric Neal
David Schanuel	2	Dorian Oldham
Dekisha Shockley	2	Dorian Oldham
Caleb Longley	2	Oldham-Bianchi
Kyle Gleeson	2	Bob Olson
Matthew Maher	2	Bob Olson
Felipe Monroy	2	Bob Olson
Mir Khan	2	Theodore Pappas
Emilexis Medina	2	Theodore Pappas
Michael Gittleman	2	Philip Prata

NAME	#	SGA
Joseph Ruhl	2	Philip Prata
Godfrey Goodrich	2	Alex Roland
Keith Allen	2	Paul Rumbuc
Aaron Dupras	2	Paul Rumbuc
Michael Stevens	2	Paul Rumbuc
Tay Krause	2	Javier Sandoval
Richard Bell	2	Imran Satti
Erin Moore	2	Imran Satti
Lisa Smith	2	Scott Sonnenberg
Robert Biser	2	Surace-Smith
Zachary Bradshaw	2	Surace-Smith
Tony Geer	2	Surace-Smith
Kyle Lewicki	2	Surace-Smith
Michael Stuver	2	Surace-Smith
Eric Thompson	2	Surace-Smith
Sean Wampler	2	Surace-Smith
Ashley Wenning	2	Surace-Smith
Dustin Brooks	2	Jeffery Thiel
Richard Whyte	2	Brian Traboulay
Charley Forshee	2	Jeremy Welch
James Harrison	2	Jeremy Welch
Arie Davis	2	Williams-Zophin
Yonique Gordon	2	Williams-Zophin
Maria Ricardo	2	Williams-Zophin
Hugh Thompson	2	Williams-Zophin
William Oseroff	2	Bob Wingate

GA

NAME	#	SGA
William Myatt	10	Brandon Cooley
Paul DeRenzo	9	Simon Arias
Alexander Dorey	9	Imran Satti
Albert Serur	8	Simon Arias
Aaron Haynes	7	Simon Arias
Gian-Paolo Diberardo	7	Brandon Cooley
Andrew Pratt	7	Cunningham-Weatherspoon
Unique Hunnicutt	7	Alex Roland
David Guzman	7	Surace-Smith
John Stankoski	6	Simon Arias
Patrick O'Brien	6	Paul Rumbuc
Matthew Conrad	6	Surace-Smith

NAME	#	SGA
Tyler Stewart	5	Simon Arias
Lydia Smith	5	Cunningham-Weatherspoon
Vatapuia Vavau	5	Steve Friedlander
Erna Gasanin	5	Fred Hadayia
John Napiza	5	Jatoft-Foti
Delilah Abuosba	5	Bob Olson
Samotta McKeever	5	Bob Olson
Nicole Johnson	5	Surace-Smith
Joshua Cook	4	Simon Arias
Lawrence Reardon	4	Simon Arias
Jacob Unger	4	Simon Arias
Katharine Myers	4	Richard Correa
Kyle Wrobel	4	Cunningham-Weatherspoon
Patrick Cotton	4	Chad Deley
Shelly Cullen	4	Steve Friedlander
Eric Trautloff	4	Cindy Furer
Harold Durana	4	Jatoft-Foti
Kyle E Taylor	4	Travis Moody
Mirvet Kekic	4	Bob Olson
Peter Mello	4	Cisco Perez
Julia Misluk	4	Philip Prata
Timothy Wilson	4	Philip Prata

NAME	#	SGA
Bruce Kaminski	4	Alex Roland
Christopher Newman	4	Surace-Smith
Anthony Theriault	4	Surace-Smith
Daniel Rapp	4	Jeffery Thiel
Gardy Desrouleaux	4	Williams-Zophin
Glaister Parke	4	Williams-Zophin
Cameron Kline	3	Altig-Orlovic
Kendra Orng	3	Altig-Orlovic
Ho Tran	3	Altig-Orlovic
Bruce Viaje	3	Altig-Orlovic
Karen Cheng	3	Simon Arias
Joshua Cosentino	3	Simon Arias
Ronald Kutruff	3	Simon Arias
Jason Wilk	3	Simon Arias
Tara Weisz	3	Josh Chalom
David Higa	3	Cohen-Cohen
Craig Winkelman	3	Cohen-Cohen
Jennifer Wehrle	3	Brandon Cooley
Stephen Creaghan	3	Joseph Diecedue
Scott Patterson	3	Joseph Diecedue
Priscilla Nelissen	3	Desi Dimitrova
Raymond Ochoa	3	Desi Dimitrova

NAME	#	SGA
Anita Ferris	3	Steve Friedlander
Michael Gerstein	3	Giglione-Ackerman
Kasey Schultz	3	Maria Greene
Valerie Cormier	3	Steve Greer
Thomas Soloweyko	3	Steve Greer
Samantha Romano	3	Fred Hadayia
Donald Dowbor	3	Mark Hancock
Sean Kiersztyn	3	Mark Hancock
Shawn Wildman	3	Jeremy Harbin
Christopher Favor	3	David Hausman
Matthew Davidson	3	Matt Henderson
Cameron Moore	3	Christopher Jordan
Kasie Greenwalt	3	Michael LiBassi
Marian Sertler	3	Sabrina Lloyd
Matthew Stevens	3	Sabrina Lloyd
Jarred Sykes	3	Eric Neal
Jennifer Kinder	3	Dorian Oldham
Brian Hutchings	3	Oldham-Bianchi
Michael Romeo	3	Oldham-Bianchi
Zachary Santino	3	Oldham-Bianchi
David Rockway	3	Bob Olson
Shahab Mahdavinejad	3	Theodore Pappas
Ashley Delevieleuse	3	Philip Prata
Darrell Nelsen	3	Tiffany Roland
Brian Allt	3	Imran Satti
London Burnett	3	Surace-Smith
Ryan Fickert	3	Surace-Smith
Daniel Walton	3	Surace-Smith

CODES

The minimums for recognition are:

SA & GA – at least two codes during the month

MGA – at least three codes during the month

This list recognizes SAs, GAs, and MGAs for the number of new agents who were coded under their hierarchy for the month.

GA continued

NAME	#	SGA
Christopher Earle	3	Williams-Zophin
Manuel Chavez	3	Bob Wingate
Brandon Smith	3	Bob Wingate
Benjamin Ainscough	2	Altig-Orlovic
Todd Bornstein	2	Altig-Orlovic
Jacob Brockmann	2	Altig-Orlovic
Levi Stearns	2	Altig-Orlovic
Jennifer Mitchell	2	Altig-Orlovic-Hay
James Smith	2	Altig-Orlovic-Hay
Raymond Balestra	2	Simon Arias
Charles Diulus	2	Simon Arias
Aaron Dunlap	2	Simon Arias
Jared Durham	2	Simon Arias
Eric Ebbitt	2	Simon Arias
Sokol Fazliu	2	Simon Arias
Charles Ferrari	2	Simon Arias
Ronald Rennich	2	Simon Arias
Michael Davis	2	Slav Bitman
Drew Frazier	2	Slav Bitman
Yolanda Richardson	2	Slav Bitman
Aldina DaRosa	2	Josh Chalom
Preeti Sahgal	2	Josh Chalom
Rachel Wade	2	Eric Cochran
Ahmad Abdollahzadeh-Parsa	2	Cohen-Cohen
Carl Carlberg	2	Cohen-Cohen
Garik Petrosyan	2	Cohen-Cohen

NAME	#	SGA
Ileana Rosas	2	Cohen-Cohen
Douglas Buhl	2	Brandon Cooley
Hector Carrillo	2	Brandon Cooley
Victor Restrepo	2	Richard Correa
Steve Svendson	2	Richard Correa
Russell Trujillo	2	Richard Correa
Peter Van Der Westhuizen	2	Richard Correa
Brent Wilhelmi	2	Richard Correa
Jonathan Laaker	2	Cunningham-Weatherspoon
Heather Leitch	2	Cunningham-Weatherspoon
Lindsay Gjerde	2	Chad Deley
Kayla McIver	2	Chad Deley
Kevin Talbot	2	Joseph Diecedue
Jack Wang	2	Desi Dimitrova
Darren Danico	2	Laura Fisher
Abby Hermanson	2	Laura Fisher
Ruben Santillana	2	Steve Friedlander
Ofa Siasau	2	Steve Friedlander
Tevita Tupouniua	2	Steve Friedlander
Philip Roffi	2	Cindy Furer
Nadezhda Vitchev	2	Cindy Furer
Jorge Guerra	2	Giglione-Ackerman
Erin Moyer	2	Giglione-Ackerman
Franklin Quezada	2	Giglione-Ackerman
Christopher Chovanec	2	Steve Greer
Mark Danner	2	Steve Greer
Scott Davison	2	Steve Greer

NAME	#	SGA
Lawerence Smith	2	Steve Greer
Alisa Walker	2	Steve Greer
Joseph Hagerman	2	Jeremy Harbin
Amr Shater	2	David Hausman
Kierra Goodwin	2	Gregory Henderson
Mark Harhager	2	Matt Henderson
Danilo Mendoza	2	Matt Henderson
Reuben Rios-Cruz	2	Matt Henderson
Joseph Thompson	2	Chris Hernandez
Mario Chavez	2	Jatoft-Foti
Ryan Leong	2	Jatoft-Foti
Joy Nardone	2	Chris LaFond
April Harmon	2	Samuel LaSala
David Menditto	2	Sabrina Lloyd
Elaine Kulawiak	2	Oldham-Bianchi
Jesse Spencer	2	Oldham-Bianchi
Carissa Van Wagenen	2	Oldham-Bianchi
Kehinda Pryor	2	Bob Olson
Mark Glazer	2	Theodore Pappas
Darwin Batista	2	Cisco Perez
Ross Budweg	2	Tiffany Roland
Denice Copp	2	Imran Satti
Kevin Holtz	2	Surace-Smith
Josh Wheeler	2	Surace-Smith
Ryan Merritt	2	Jeremy Welch
Heath Pepper	2	Jeremy Welch
Ayman Elsalhy	2	Williams-Zophin

NAME	#	SGA
Brian Jerome	2	Williams-Zophin
Amanda Zophin	2	Williams-Zophin
Jeremy Hernandez	2	Bob Wingate
Ryan Hernandez	2	Bob Wingate
Michael Roe	2	Bob Wingate

MGA

NAME	#	SGA
Justin Adams	23	Simon Arias
Thomas Vena	14	Simon Arias
Zachary Hart	14	Surace-Smith
Doreen Ryan-Foti	12	Jatoft-Foti
Ransey Vazquez	12	Bob Olson
Matthew Parks	12	Surace-Smith
Matthew Diulus	11	Simon Arias
Stephen Jubrey	11	Oldham-Bianchi
Joshua Olin	10	Altig-Orlovic
Brian Welsh	10	Simon Arias
Chad Panzer	10	Brandon Cooley
Alfred Taren	10	Desi Dimitrova
Mark Kukielski	10	Eric Neal
Raymond Risucci	9	Dorian Oldham
Brett Gryska	9	Oldham-Bianchi
Brent Arbour	9	Cisco Perez
Robert Kanaan	9	Imran Satti
Robert Dunn	9	Surace-Smith
Michael Clemente	8	Simon Arias
Richard Nicholson	8	Jeremy Harbin
Robert Janev	8	Sabrina Lloyd
Ryan Wilson	8	Philip Prata
Ala Awad	8	Alex Roland
Darcy Schrieber	8	Paul Rumbuc
Henry Ingraham	8	Williams-Zophin
Byron Paz	7	Josh Chalom
Krista Thieme	7	Brandon Cooley
I-Perfection Harris	7	Cunningham-Weatherspoon
Stephen Hill	7	Steve Friedlander
Richard Barbour	7	Steve Greer
Samuel Cohen	7	Fred Hadayia
Timothy Kieran	7	Chris LaFond
George Rosicky	7	Bob Olson
Jason Bratin	7	Theodore Pappas
Darron Hacker	7	Surace-Smith
Mathew Hart	7	Surace-Smith
Nigel Crowe	7	Williams-Zophin
Kasali Kotun	7	Williams-Zophin
Bobby Gujral	6	Altig-Orlovic
Gregory VanSuch	6	Simon Arias
Jared Cleckner	6	Brandon Cooley
John Ophals	6	Cunningham-Weatherspoon
Brian Sundberg	6	Chad Deley
Joshua Jackson	6	Joseph Diecedue
Craig Strompf	6	Cindy Furer

NAME	#	SGA
Jack Keiderling	6	Giglione-Ackerman
Mark Corkrean	6	Steve Greer
Kenneth Greer	6	Steve Greer
Zach Otto	6	Sabrina Lloyd
Debbie Ezernack	6	Jeremy Welch
Emmanuel Villasenor	6	Bob Wingate
Ryan Tucker	5	Altig-Orlovic-Hay
Daniel Bauer	5	Simon Arias
Randy Teyssier	5	Simon Arias
Phillip Jenkins	5	Slav Bitman
Marko Jankovic	5	Cohen-Cohen
Richard Lyddon	5	Richard Correa
Sean O'Reilly	5	Cunningham-Weatherspoon
Juan De la Cruz	5	Desi Dimitrova
Alex Hernandez	5	Desi Dimitrova
Steven D Cox	5	Steve Friedlander
Lucky Faaitiiti	5	Steve Friedlander
Cody Terrell	5	Maria Greene
Michael Laramie	5	Steve Greer
Moswen Taylor	5	Mark Hancock
Mitch Duplantis	5	David Hausman
Brookalyn Stillwagon	5	Christopher Jordan
James Allen	5	Travis Moody
Richard Henry	5	Alex Roland
Daniel Hartwig	5	Surace-Smith
Christine Judge	5	Jeremy Welch
Melvin Arritt	4	Altig-Orlovic
Blake Higuchi	4	Altig-Orlovic
Ryan McIntosh	4	Altig-Orlovic
Mark Neilson	4	Altig-Orlovic
AshLynn Orng	4	Altig-Orlovic
Jonathan Maust	4	Altig-Orlovic-Hay
Dan Nebraski	4	Simon Arias
Aaron Parks	4	Simon Arias
Kellen Cuttance	4	Slav Bitman
Jordan Chalom	4	Josh Chalom
Herman Fennell	4	Samantha Chui
Astrid Cartagena	4	Eric Cochran
Scott Kim	4	Cohen-Cohen
Kyle Klipp	4	Richard Correa
Andre Hawthorne	4	Laura Fisher
Sharif Grays	4	Cindy Furer
Christine Curran	4	Giglione-Ackerman
Evan Holzhauer	4	Giglione-Ackerman
Taneshia Solomon	4	Steve Greer

NAME	#	SGA
Marisa Willgruber	4	Fred Hadayia
John Hancock	4	Mark Hancock
Kody Karhliker	4	Jeremy Harbin
Richard Johnson	4	Matthew Hogan
Sarai Castanon	4	Jatoft-Foti
Daniel Umbertone	4	Samuel LaSala
Brian Wilson	4	Michael LiBassi
Melne Lewis	4	Bob Olson
David Wang	4	Bob Olson
Rodney Ward	4	Paul Rumbuc
Carl Smith	4	Javier Sandoval
Haoyu Xu	4	Imran Satti
Christopher Osborn	4	Scott Sonnenberg
Angel Sanchez	4	Scott Sonnenberg
Travis Picklesimer	4	Surace-Smith
Caleb Douce	4	Jeffery Thiel
Ryan Bisanz	4	Brian Traboulay
Fritznel Octave	4	Williams-Zophin
Joel Moran	4	Matt Wolfanger
Sommer Daves	3	Jason Adamo
Andrew Aaron	3	Altig-Orlovic
Melinda-Rae Lyse	3	Altig-Orlovic
Trevor Mayer	3	Altig-Orlovic
James Raymond	3	Altig-Orlovic
James Keefer	3	Simon Arias
Casey Kunash	3	Simon Arias
Horace Johnson	3	Mark Beckford
Christine Weatherspoon	3	Mark Beckford
Joshua Fritz	3	Slav Bitman
Rachel Stanhope	3	Eric Cochran
Erik Graham	3	Cohen-Cohen
Stephen Jeung	3	Cohen-Cohen
Corey Neff	3	Brandon Cooley
Jimmy Tchen	3	Brandon Cooley
Crystal Lynch	3	Richard Correa
Matthew Turnquist	3	Richard Correa
Jesse Remby	3	Scott Davis
Eric LaBossiere	3	Chad Deley
Randall Cook	3	Joseph Diecedue
Ricardo Grandt	3	Laura Fisher
Ryan Hall	3	Laura Fisher
Magda Figueiredo	3	Giglione-Ackerman
Mavrick Fredericks	3	Giglione-Ackerman
Souleymane Bah	3	Fred Hadayia
Alexandra Graham	3	Fred Hadayia

NAME	#	SGA
Mary-Dolores Ayarzagoitia	3	Matt Henderson
Dorian Brown	3	Matt Henderson
Matthew Lukesh	3	Matt Henderson
Danielle Jankowski	3	Michael LiBassi
Natalie Linker	3	Bob Olson
Syed Quadri	3	Theodore Pappas
Bobby Szwaja	3	Theodore Pappas
George Noujaim	3	Philip Prata
Joshua Bloomquist	3	Tiffany Roland
Matt Pflueger	3	Tiffany Roland
Travis Brock	3	Dan Rubio
Steven King	3	Paul Rumbuc
Robert Nolan	3	Paul Rumbuc
Ryan O'Malley	3	Imran Satti
Amanda Oden	3	Scott Sonnenberg
Dustin Dunlap	3	Surace-Smith
Elias Hazen	3	Surace-Smith
Nicholas Zangardi	3	Surace-Smith
Kyle Johnson	3	Williams-Zophin
Kasali Kotun	3	Williams-Zophin
Denise Berrios	3	Bob Wingate
Dustin Rushin	3	Bob Wingate
Dwelyn Smith	3	Bob Wingate
Emmanuel Villasenor	3	Bob Wingate

Susan Fuldauer
Vice President of Public Relations Field Operations

Clockwise, from left: Emily Jennings; Brendan O'Sullivan, General Secretary; Greg Macken, Regional Organiser

We Are Not Alone

First we stood alone as AIL. Then came expansion into Canada and New Zealand. Shortly thereafter, a new sister company was created that we named NILICO. And now, we witness the birth of our newest sibling, Union Heritage Life in Ireland. Ultimately, we all stand under the TMK family umbrella. Welcome to the family, UHL!!

We all have families; some small, some large, many extended and those included by birth, adoption, marriage, or just considered part of the family in terms of physical nearness or because of similar interests.

In Public Relations, we have a keen understanding of relationships, both close and distant. The closer the relationship, the more relaxed and comfortable we are. Many of you can easily identify those groups that you are most comfortable with and I'm guessing that you have certain SGA and agency partners that fall into this category as well. Some of our relationships are more like our extended families. It's great when we see them; we get to catch up on what's going on, but the conversation may not be quite as casual as it is with our "closer" relatives. Again, this is much the same scenario with our groups and partners.

What we do have in common with our families under the TMK umbrella is our purpose and mission: To help working families achieve financial protection from adverse circumstances. We strive to have a positive effect within the communities we serve.

The mission, ideology and how we conduct business whether as AIL, NILICO and now UHL is the same — we build relationships and we provide service to working families. What we need to do is work harder to bring more of our extended relationships closer to our nuclear family. Get to know those groups better, have a greater understanding of their needs and goals and be more comfortable in conversation, as you would with your primary family members. Our partner SGAs and agencies are always a part of our nucleus. We exist together, not as distant relatives.

So, as we welcome our newest member of the AIL family, think about how you will embrace our partners and bring more of your groups into the inner circle of the AIL family.

Clockwise, from left: David Kavanagh, Secretary of the Irish Bowling Association, signs the first TG in Ireland with VP International PR Debbie Enstedt, Union Heritage QFA Jonathan McDonnell and Emily Jennings.

PLATINUM PR

In recognition of outstanding achievement in lead production, we are pleased to announce our Platinum PR Club. Platinum PR recognizes an elite group who attain 250,000 in lead production with production tracking beginning in 2006 (most remote year for Company records). This is a prestigious award designed to recognize top producers.

In announcing Platinum PR we also want to recognize as honorary members of Platinum PR those that would have surpassed 250,000 in lead generation had Platinum PR been founded years ago. It's these individuals who have consistently produced year after year and it's these individuals who have been a driving force behind what Public Relations is today. It is their dedication and determination that has enabled us to be in a position to celebrate 250,000 in lead production.

Congratulations to our Honorary Platinum PR Club members for the outstanding work you have done. You have made a significant difference and we thank you for your efforts!

Personal Production
250,000 Leads*

$5,000
&
Recognition Award

Honorary Platinum PR Club Members

Robin Andrade

Ken Altizer

Malka Arony

Brenda DiSomma

Darrell Dorey

Vivian Dwyer

Mark Gagliardi

Chuck Hill

Rona Spano

Al Wall

* Tracking of personal production beginning with 2006

PERSONAL RECRUIT
— PRODUCTION BONUS —

Personal Recruiting Results Exceed Expectations!
— But We're Not Done Yet —

The Personal Recruiting Production Bonus pays you cash for bringing a friend* to Opportunity Unlimited in the Second Quarter (April-May-June) and helping them succeed. Once the recruit codes, the goal is to help them achieve all three bonus levels by the August 31 deadline.

BONUS EXTENDED
THROUGH SECOND QUARTER, 2012

*Personal Recruit Definition: A Personal Recruit does not have a resume in the RMS database, nor come from other "Job Posting" scenarios, including Craig's List, Job Fairs, internet postings and similar situations. The Personal Recruit should be someone the recruiter knew previously, or may be someone recruited through "beyond the norm" efforts from stores, restaurants, walking the mall and unique events.

CONTEST BONUS PERIOD IS JANUARY 1, 2012 - AUGUST 31, 2012
All qualifiers listed achieved at least $500 in bonus totals.

CONTEST TOTAL BONUS PAYOUT

836,500

Contest Total Bonus Qualifiers: 669

August Bonus Payout
132,000
August Bonus Qualifiers: 172

NAME	TOTAL
Cherie Adams	$11,750
Aaron Dunlap	11,500
Unique Hunnicutt	8,500
Albert Serur	7,500
Ofa Tupouniua	7,250
Sione Aholoka	6,750
Sione Maumau	6,750
Rory Crockford	6,000
Christopher Vasu	6,000
Thomas Tiller	5,250
Denise Hewison	4,750
Joshua Cook	4,500
Va Moua	4,500
Amelia Ropetikilifi	4,500
Ofa Siasau	4,500
Daniel Fifita	4,000
Maria Ramirez	4,000
Kathleen Barnes	3,750
Matthew Diulus	3,750
Aaron Haynes	3,750
Mike Hudnall	3,750
Kasali Kotun	3,750
John McGrath	3,750
Debbie Moke	3,750
Oscar Portillo	3,750
Samantha Sliger	3,750
Mary Maida Fujii	3,500
Hunter Houvener	3,500
Ransey Vazquez	3,500
Mark Wyner	3,500
Jodi Bohdal	3,250
Josephine Brown	3,250
Miguel Cotrina	3,250
Shelly Cullen	3,250
Daniel G Johnson	3,250
Jean Joseph	3,250
Kershawn Payne	3,250
Randolph Souliers	3,250
Brian Welsh	3,250
Nitesh Bhogaraju	3,000
Aaron Booth	3,000
London Burnett	3,000
Dustin Dunbar	3,000
Kenneth Greer	3,000
I-Perfection Harris	3,000
Blake Higuchi	3,000
Henry Ingraham	3,000
Zaid Jian	3,000
Timothy Kieran	3,000
Kyle Lewicki	3,000

NAME	TOTAL
Natalie Linker	$3,000
Caleb Longley	3,000
Amanda Oden	3,000
Jamie Perse	3,000
David Shirley	3,000
Lawerence Smith	3,000
Rachyle Stansell	3,000
Tyler Stewart	3,000
Michael Stuver	3,000
Mele Tova	3,000
Peter Tovioleuatogi	3,000
Leslie Ellis	2,750
Zachary Hart	2,750
Patosina Winterstein	2,750
Adeyemi Akinade	2,500
Dorian Brown	2,500
Christopher Hintz	2,500
Clera Matafai	2,500
Raymond Ochoa	2,500
Ronnie Patea	2,500
Jeffrey Pearce	2,500
Chad Potts	2,500
Rovie Vanhtha	2,500
Kyle Wrobel	2,500
Heather Beals	2,250
Gyad Ferguson	2,250
Uatesoni Filimoehala	2,250
Larry Finch	2,250
Joshua Fosnight	2,250
Mark Hileman	2,250
Thomas Kijanowski	2,250
Theodore Lamm	2,250
James Lochard	2,250
Brandon MacDonald	2,250
Zach Otto	2,250
Arnold Pacleb	2,250
Humberto Quintero	2,250
Marc Salvaggi	2,250
Alisi Sanalio	2,250
Cynthia Schneiderman	2,250
Brandon Schwed	2,250
Andrzej Sertler	2,250
Vaiola Setefano	2,250
Dwelyn Smith	2,250
Zbigniew Stankiewicz	2,250
Ricardo Subero	2,250
Sean Velasquez	2,250
Thomas Vena	2,250
Andrew Aaron	2,000
Scott Davis	2,000

NAME	TOTAL
Jonathan Emura	$2,000
Joseph Jensen	2,000
Ryan McIntosh	2,000
Timothy Ong	2,000
Antonio Reyes	2,000
Levi Stearns	2,000
Jimmy Tchen	2,000
James Allen	1,750
Darwin Batista	1,750
Andre Bent	1,750
Quiona Bryant	1,750
Michael Clemente	1,750
Scott Davison	1,750
Juan De la Cruz	1,750
Tere Diamond	1,750
Lucky Faaitiiti	1,750
Anita Ferris	1,750
Fred Goetz	1,750
Alexandra Graham	1,750
Alvin Hagens	1,750
Christine Judge	1,750
James Keefer	1,750
Sulieti Lopeti	1,750
Melinda-Rae Lyse	1,750
Adrienne MacKay	1,750
Linda Moore	1,750
Roberto Nieves	1,750
Aaron Parks	1,750
Scott Patterson	1,750
Scott Ramsey	1,750
Reuben Rios-Cruz	1,750
Thomas Soloweyko	1,750
Folauhola Teepaaua	1,750
Amanda Viola	1,750
Josh Wheeler	1,750
Matthew Willrodt	1,750
James Aalders	1,500
Giancarlo Altube	1,500
Ala Awad	1,500
Souleymane Bah	1,500
Amelyn Baniqued	1,500
Jeremy Barrier	1,500
Anthony Batista	1,500
Felix Berger	1,500
Christie Blair	1,500
Craig Blankenship	1,500
Jason Bratin	1,500
Paul Brown	1,500
Michael Buenafe	1,500
Amber Burchett	1,500

NAME	TOTAL
Michael Burningham	$1,500
Andrew Burns	1,500
Sean Cahill	1,500
Justin Carter	1,500
Matthew Caternolo	1,500
Corey Champagne	1,500
Rita Charles	1,500
Ruth Charlesworth	1,500
Cameron Cimino	1,500
Jonathan Collins	1,500
Denice Copp	1,500
Arturo Correa	1,500
Joshua Cosentino	1,500
Gretchen Crady	1,500
Stephen Creaghan	1,500
Nigel Crowe	1,500
Brian Culp	1,500
Mark Danner	1,500
Edward Davidson	1,500
Joshua Davidson	1,500
Ashley Delevieleuse	1,500
Jennifer Duke	1,500
Robert Dunn	1,500
Harold Durana	1,500
Christopher Earle	1,500
Loretta Ekeroma	1,500
Salafai Elisara	1,500
Todd Engelson	1,500
Heather English	1,500
Ronald Esmon	1,500
Debbie Ezernack	1,500
Kori Firmin	1,500
Sean Flagler	1,500
Lawrence Forte	1,500
Derek Franc	1,500
Joshua Franco	1,500
Georgeanne Gabriel	1,500
Jenna Gass	1,500
Stephen Giddens	1,500
Christopher Giuffria	1,500
Godfrey Goodrich	1,500
Terrence Graves	1,500
Jason Green	1,500
Kasie Greenwalt	1,500
Kevin Grenoble	1,500
Luan Hajnaj	1,500
Mark Harper	1,500
Andrew Haskins	1,500
Kelly Hassert	1,500
Ernest Hatfield	1,500

NAME	TOTAL
Hal Herman	$1,500
Brandi Hershey	1,500
Lisa Heyman	1,500
Lindsay Hoopes	1,500
Newman Hoverd	1,500
Adam Huck	1,500
Andy Jaikaran	1,500
Nicole Johnson	1,500
Rodney Johnson	1,500
Shanetha Johnson	1,500
Robert Kanaan	1,500
Evan Kendall	1,500
Kyle Klipp	1,500
Ronald Knight	1,500
Kody Kramme	1,500
Lorenzo Lameko	1,500
Thomas Lapinski	1,500
Michael Laramie	1,500
Jason Lassic	1,500
Maria Lealaiauloto	1,500
Zachary Ledyard	1,500
Ian Lindo	1,500
Beau Locker	1,500
Adriana Lopez	1,500
Crystal Lynch	1,500
Jenna Maxwell	1,500
Tiffany Maybray	1,500
John McCreary	1,500
Peter McEnaney	1,500
Brandon Metzner	1,500
David Miller	1,500
Helen Miller	1,500
Emil Mohareb	1,500
Erin Moore	1,500
Michael Moore	1,500
Janice Moseychuck	1,500
Christian Napiza	1,500
Jeremy Nicholls	1,500
Marcus Noel	1,500
George Noujaim	1,500
John Passi	1,500
Eric Powell	1,500
Monty Pratt	1,500
Felicia Price	1,500
Syed Quadri	1,500
Edward Ramp	1,500
Yolanda Richardson	1,500
Robert Richman	1,500
David Riddle	1,500
David Rigney	1,500
David Rockway	1,500
Simon Rolland	1,500
Victor Rosario	1,500
Robert Ross	1,500
Ernest Rowe	1,500
Atta Saleh	1,500
Marian Sertler	1,500
Amr Shater	1,500
Jason Siliva	1,500
Michael Slusark	1,500
Amy Smith	1,500
Lydia Smith	1,500
Brooke Spain	1,500
Leah Stoltz	1,500
Craig Strompf	1,500
Dustin Surace	1,500
Kevin Talbot	1,500
Talalelei Tanielu	1,500
Easter Taofinuu	1,500

NAME	TOTAL
Jessica Tasky	$1,500
Mohulamu Taufa	1,500
Vaimalaala Taufa	1,500
Cathy Thompson	1,500
Eric Thompson	1,500
James Thompson	1,500
Karina Valencia	1,500
Peter Van Der Westhuizen	1,500
Michael Vasu	1,500
Timothy Watson	1,500
Virgil Watson	1,500
Bryon Welch	1,500
Wesley Wilkinson	1,500
Phillip Williams	1,500
Kascey Williamson	1,500
Rodney Wilson	1,500
Roosevelt Wilson	1,500
Israel Wizenfeld	1,500
Anthony R Wright	1,500
Jake Yagjian	1,500
Nicholas Zangardi	1,500
Forest Gsell	1,250
Taina Lameko	1,250
Lesina Ah Sue	1,000
Jennifer Bowman	1,000
Nicole Conrad	1,000
Jack Croxall	1,000
Bryan Czerwinski	1,000
Guillermo DeLaVega	1,000
Ryan Hall	1,000
Cathy Holly	1,000
Tracy Lepore	1,000
Jonathan Maust	1,000
Arthur McDonald	1,000
Fabian Mundaca	1,000
Svetoslav Nedev	1,000
Samuel Nudelman	1,000
Premlata Pandey	1,000
Phyo Phyo	1,000
Candice Rezzo	1,000
Ali Rothbaum	1,000
Spencer Rowland	1,000
Craig Shaw	1,000
Hayley Smith	1,000
Ritia Tokahere	1,000
Roger Watkins	1,000
Delilah Abuosba	750
Kory Allenbaugh	750
Kiarra Allison	750
Liliana Avila	750
Mary-Delores Ayarzagoitia	750
Anton Babarykin	750
Nicarus Baez	750
Daniel Bauer	750
Jonathan Beaird	750
Amanda Beyersdorff	750
Robert Biser	750
Antonio Bond	750
Joshua Boulay	750
Carrie Bowman	750
Zachary Bradshaw	750
Shorne Brown	750
Robert Burdi	750
Craig Cacini	750
Candice Carstarphen	750
Astrid Cartagena	750
Franklin Carter	750
Matthew Cartwright	750
Robert Chun	750

NAME	TOTAL
Samuel Ciaramitaro	$750
Alana Clark	750
Christopher Clark	750
Kimberley Clarke	750
Michael Clint	750
Katie Colucci	750
Maren Conway	750
Britton Costa	750
Paavo Cymanow	750
Lori Dacyk	750
Jordan Dauber	750
Harvey Dixon	750
Kevin Dougherty	750
Robert Drake	750
Eric Ebbitt	750
Steven Engrav	750
Rosemarie Filippelli	750
Horace Finnikin	750
Zachary Frentsos	750
Roger Fung	750
Pamela Furuya	750
Karen Gagarin	750
Scot Gates	750
Mark Gorman	750
Timothy Gray	750
Jaci Guppy	750
Johnny Gurley	750
April Harmon	750
Mathew Hart	750
Elizabeth Hayes	750
Andrew Hennick	750
Richard Henry	750
Abby Hermanson	750
Trent Hilderbrand	750
Patrick Hill	750
Stephen Hill	750
Lorette Hines	750
William Howard	750
Burnette Hughes	750
Glyn Hurst	750
Kyle Istvanditsch	750
Linda Jackson	750
Whitney Jackson	750
Samy Jacques	750
Adam Johnson	750
Richard Johnson	750
Roneaka Johnson	750
Christian Jones	750
Maria Jones	750
Hyungjun Kae	750
Mirvet Kekic	750
Kolby Keller	750
Mir Khan	750
Jeffrey Kleinberg	750
Tinaka Knight	750
William Knoy	750
Elyse Koven	750
Albert Lau	750
Teaunna Lester	750
Jessimi Lewis	750
Michael Lipetri	750
Matt Maday	750
Steve Marker	750
Gina Martinez	750
Brittany Martins	750
Brandon McCrea	750
Samotta McKeever	750
David Menditto	750
Ryan Merritt	750

NAME	TOTAL
Dale Meyer	$750
Carla Miller	750
Marcus Moody	750
Barbara Moorer	750
Levar Morgan	750
Jacob Mullins	750
Lakeytha Murray	750
Monica Murray	750
Sena Neilitz	750
Nicole Nelson	750
Allyse Nicholas	750
Matt Pflueger	750
Dexter Phillip	750
Trauja Purifoy	750
Ataka Reed	750
Jesse Remby	750
Patrick Rieger	750
Phillip Rigoli	750
Sean Riley	750
Tilly Roebeck	750
Laurynas Ryla	750
Deborah Sanchez	750
Maciel Sandoval	750
Zachary Santino	750
Shane Scheel	750
Lucan Schmidt	750
Tyler Scroggin	750
Travis Self	750
Prabesh Shakya	750
William Shockley	750
Tim Smith	750
Robert Sobczakslomczew	750
Taneshia Solomon	750
Brian Soulard	750
Clinton Spaeth	750
Natain Stam	750
Colleen Stansu	750
Anthony Stephens	750
Brandon Summerton	750
Ofa Tauelangi	750
Randy Teyssier	750
Matthew Trammel	750
Jasmyn Ulberg	750
Natalie Wagner	750
Cody Walker	750
Rodney Ward	750
Melissa Wartman	750
Jason Wilk	750
Anna Williams	750
Timothy Wilson	750
Justin Wise	750
Joshua Witt	750
Craig Wright	750
Alireza Yaesubi	750
Charlene Anderson	500
Andrew Bayang	500
Jacob Frasier	500
Kiriraukawa Hayward	500
Andrew Helgeson	500
Serah James	500
Shaun Johnson	500
Tanya Mitchell	500
Lona Naufahu	500
Billy Northington	500
AshLynn Orng	500
Puhi Pivac	500
Rebecca Southey	500
Eric Tsen	500
Sara Welch	500

LEADERSHIP ACADEMY

Ready for a bigger slice of Opportunity Unlimited?

The AIL/NILICO Leadership Academy is the venue for developing the skills and strategies required to become a successful SA, GA, MGA, RGA, and SGA. It's more than acquiring skills for the moment; it's really about developing skills and confidence for life.

AIL Leadership Academy is broken into four levels:

101 Fundamentals of Agency Building
201 Building for Ownership
301 Strategic Advanced Leadership Training (SALT)
401 Results Driven Leadership

Attending a Leadership Academy can:

- Open doors to exciting leadership opportunities
- Build confidence and people skills
- Teach you how to plan, manage, prioritize, and work well under pressure
- Provide you with inside contacts to support you in your efforts

Our dynamic speakers are sales leaders who have made their careers with American Income Life Insurance Company and become financially successful. The AIL Leadership Academy enables Agents to network with other Agents on their level as well as engage in question and answer sessions with American Income Life rock stars.

Come to AIL's Leadership Academy to hone your leadership skills and start making more money! The 2013 calendar for Leadership Academy opportunities is still in development.

"You can become an even more excellent person by constantly setting higher and higher standards for yourself and then by doing everything possible to live up to those standards."
— Brian Tracy

For further inspiration, visit **www.ailacademy.com**.

Rob Falvo
Executive Vice President
AIL & NILICO

IRELAND: The Next Frontier

Three years ago I sent the following email with subject: **IRELAND: The Next Frontier** to the SGA body:

> *You may be aware that Roger and Debbie Enstedt recently traveled to Ireland to investigate the feasibility of doing business on The Emerald Isle. Ireland has very powerful Labor Movement with strong connections to our Labor Advisory Board. While Roger and Debbie came away feeling confident that labor will work closely with us, Roger next investigated the financial feasibility of the company to becoming licensed there.*
>
> *I am pleased to let you know that the* ***green light*** *(no pun intended) has been given!*
>
> *The purpose of this email is to gauge both your interest and the interest of any of your management team in possibly becoming an SGA or MGA in Ireland in 2010! We have all witnessed the work of Steve Friedlander in New Zealand... now may be your chance to write one of the most significant chapters of American and National Income Life history beyond current geographic borders.*

Many things have transpired since then, and under the leadership of our SGA Allan Jennings, Union Heritage Life has written its first application in Ireland and our European expansion has begun!

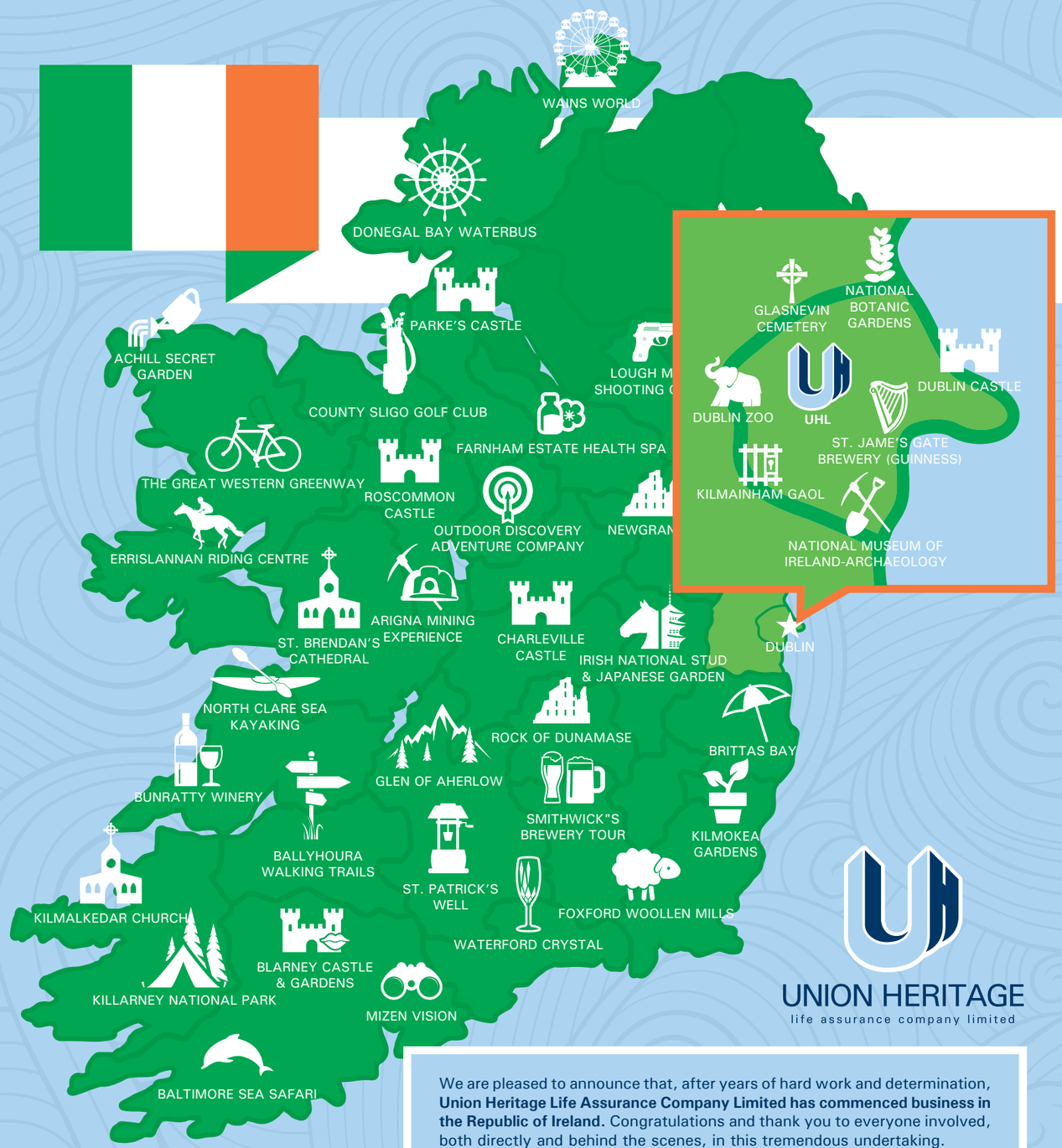
The Republic of Ireland has, over the past decade or so, completely overturned its old image as one of the "poor people" of Europe. It has now become one of the most forward-looking European countries with a new outlook and an economy that has undergone a dramatic revolution. I look forward to watching the growth of our new venture. I also look forward to seeing some of our Irish Agents recognized in future editions of this magazine.

"I look forward to seeing some of our Irish Agents recognized in future editions of this magazine."

I am thankful that Allan & Emily Jennings believe and live these words from famous Irish playwright & essayist George Bernard Shaw:

> *You see things; and you say, 'Why?' But I dream things that never were; and I say, 'Why not?'"*

IRELAND



UNION HERITAGE
life assurance company limited

We are pleased to announce that, after years of hard work and determination, **Union Heritage Life Assurance Company Limited has commenced business in the Republic of Ireland.** Congratulations and thank you to everyone involved, both directly and behind the scenes, in this tremendous undertaking.

Union Heritage Board of Directors

Larry M. Hutchison, Chairman
Roger C. Smith
Gary L. Coleman
Jonathan Gould, (Irish national)
Willie Holmes, (Irish national)

UHL AEJ start up group Sam Smith, Allan and Emily Jennings, Jonathan McDonnell and Tom Crowley

Jonathan Gould

Willie Holmes

An Agent by any other name...

To sell insurance products in Ireland, you must be a licensed Qualified Financial Analysts (QFA). This is a degree program, similar to a securities license in US. This certification is also required for those who wish to "sell, advise on or undertake specific functions" for pensions, savings and Investments, housing loans, home reversion (reverse mortgage) agreements and associated insurances, and consumer credit agreements and associated insurances.

MEET OUR SGA IN IRELAND

Allan Jennings began his career with American Income in 1996. He became an SGA in 2002, heading agency offices in Utah, Alabama and California. Allan responded to an email sent in 2009 to gauge SGA interest in establishing the Company in Ireland, and Allan's selection was confirmed in May of 2010.

Allan says the most satisfying part of the expansion has been the tremendous opportunity to make a difference in so many peoples' lives.

"The vision has not changed and will not change — get Ireland stable, profitable, and create a leadership development machine so we can expand throughout the UK and the EU. Between the EU and the UK there is a population of 562 million. My duty is to develop the future leaders who are going to be responsible for supporting this type of growth. Since the successful achievement of setting up an Irish corporation, we were not only able to achieve the opportunity for creating jobs for the Irish citizens and spreading wealth throughout the Emerald Island, but it also gave us the ability to expand throughout the EU and UK with little resistance. With the high unemployment Europe is experiencing, we know that timing is in our favour.

Everyday we wake up, the sense of urgency to get this vision accomplished keeps our training sharp, our public relations active, and our staff excited! We will not rest until Ireland is self sufficient and we have earned the right to expand into these different countries. Everyone associated with this venture has bought into the vision, which in return gives them justification to go through the process. Easy to sell the idea of "being the best you can be everyday" when the rewards of those efforts are so clear.

The satisfying aspect of the sacrifice that has been made is that one day, as I am glancing at the overwhelming numbers and locations of the different offices of UHL, we will know that we paid a price so that future generations have an opportunity to make a positive influence in peoples' lives in the territories in which we operate. To be in a position where the major responsibility is to develop secure leaders that perform with correct priorities was too great a mission for me to pass up, and I will not let them down. This vision and responsibility alone have kept me focused, determined, and allowed me to persevere through some of the most difficult and frustrating times of my life. We are going to do it for them and we will not be denied. See all of you [SGAs] in Vegas!"

Allan and his wife Emily live in an area called Bohernabreena, located in the Dublin Mountains.

09/09 Legal initiates contact for licensing in Ireland

04/10 TMK applies to license AIL subsidiary to do business in Ireland

04/10 Waco and McKinney Ireland team formed to prepare for doing business

05/10 Allan Jennings chosen to head agency operations in Ireland

08/10 Sam Smith chosen to head home office operations in Dublin

10/10 Company named Union Heritage Life Assurance Company Limited (UHL)

11/10 Revised authorization to do business in Ireland signed with Central Bank

03/11 Office space chosen in Sandyford, a southern suburb of Dublin

Richard Meshulam: There have been many firsts over the years: Neil Armstrong walking on the moon. Roger Banister running the sub 4-minute mile. And now, the first application written by Union Heritage Life. Congratulations on leading the way to this monumental first.

Diana Crosby: Some might say we are finally seeing the luck of the Irish! Well, we know that's not really it at all. We're seeing results of a lot of your hard work, effort and determination plus a giant leap of faith! What you and Emily are doing is beyond what most can even imagine! We're here to support you and help you and so appreciate what you are doing to make Ireland a reality. It's so exciting! Congrats on the first of many apps and much success in the upcoming months and years!

Steve Friedlander: Congratulations on your special day. You will look back on this day for the rest of your life because it is another chapter in history for the Company and your personal life too. You and your family have demonstrated the true pioneering experience as we have in NZ that our products and services are needed everywhere around the world. You made the difference, and have never given up hope, hard work, and stamina to get things off the ground, no matter how long it took. People may not realize that it actually took us 2 years to write our 1st application after the original idea to set up in NZ took some time to get things in place. I wrote the 1st app to the family of the salesperson that sold us our first car here. Seventeen years later, that family is still in force, so make that your goal too that your 1st application will always be your inspiration for others to follow.

Marcus Smith: I am so excited for you. You deserve to be blessed. All the time and money and patience you have displayed are so admirable to me. You are going to do amazing things. Your persistence and desire are unmatched by man. God bless you now and always. Let's get it!

Bob Olson: Congratulations on your first submit in Ireland. All your work, time and patience are finally going to pay off. You are leading the way for new horizons for all of us and it is greatly appreciated. Great Job! BTW — your MGA, Natalie Linker, is doing a great job for us. Of course it took about a year to get her to stop saying 'that's not how Allan did it,' but she was worth it. I'll let her know about your first submit along with the rest of the agency.

Rob Falvo: Congratulations on your new venture. I'm sure that with you as the visionary leader, Union Heritage will be a great success. You are very savvy to be the first SGA in Europe! I would think we'll see you opening many more offices in the next few years, and you will have the advantage of experience and support from us in the Home Office. I'm looking forward to watching you build your empire.

Jim Surace: So proud of you Allan! Can't wait to visit. I heard Ireland is crazy beautiful. Through our past conversations, I have always acknowledged you to be a man who seeks the righteous path in life. Knowing that, Ireland (and AIL) is blessed to have you in leadership. I don't know if Ireland has a national motto, but now that you (AIL/Union Heritage) are there, maybe you can get 'land of opportunity' in front of the legislature for approval! Blessings to you and Ireland.

Tom Williams: Congrats, Allan, on your start of your new adventure. Can't wait to see you in Vegas, buddy.

David Zophin: They say good things come to those who wait. Even though you waited quite a while, in your case GREAT things are going to happen. I wish you only the very best success in Ireland.

Fred Hadayia: Congratulations on your first application. It's been a long time coming. Always remember — no one has endurance like the man who sells insurance! Look forward to seeing you in Vegas.

On Thursday, August 23, the Home Office celebrated the launch of Union Heritage Life by holding an Ireland-themed party. Employees were encouraged to wear green and invited to enjoy cupcakes, watch a slideshow and enjoy Irish music in the afternoon.

The event also celebrated the culmination of extensive behind-the-scenes efforts leading up to Union Heritage commencing business, and the Home Office's commitment to ongoing support for the newest members of the AIL/NILICO family.

Randy Mull: We made it! We couldn't have dreamed of the twists and turns we would encounter in this journey. Thank you for your persistence and (almost) always positive attitude as we took on each unexpected delay. We have now made it as we enter the first UHL apps. You are in my Hall of Fame for stick-to-it-tiveness!

Mark Hancock: What an amazing accomplishment and milestone to become the first European SGA. You have never been one to back down from a challenge and have always demonstrated the ability to build a quality team wherever you have gone. You are the true meaning of *Opportunity Unlimited* and I know you will achieve every goal you set. I wish you and your family continued success as you chase your dreams in Ireland.

Jim Bianchi: I just wanted to take a brief moment to offer my congratulations for your ground breaking efforts in Ireland! It is very well deserved and as always let us know if we can be of assistance. Have fun and I know you'll make everyone proud. Cheers!

Joe Diecedue: In addition to being a great motivating mentor to me while in the U.S., your courageous spirit to pioneer AIL into Ireland has also been an inspiration to many. I know it's been a long time coming for you, but congrats on the Jennings Agency of Ireland's 1st sale ever!

Denise Bowyer: The Irish are known for their sense of humor. I'm glad you've been able to keep yours through this looooooong process! I know it will all be worth it. Today is the beginning of a bountiful reaping of your hard work and perseverance. I raise a toast of Green O'Doul's (non alcoholic) to you! My toast — 'May your pipeline be plenty, your codes increasing, and your submitting agents successful beyond their wild Irish dreams.'

Steve Greer: Congratulations on the opening of Ireland! There is no doubt with your hard work and persistence that AIL will be a huge success not just in Ireland, but in all of Europe. Looking forward to seeing you at the next SGA meeting.

Debbie Gamble: Congratulations on selling your first app in Ireland! We are so excited for you! It has been a slow journey to get here, but the road to success is yours for the taking now! You have weathered the endless delays with a positive outlook and a knowledge that you WILL succeed. You have set a vision for success that cannot be shaken (maybe stirred a little). Throughout the start-up process each time we have talked or visited, you have infused us with your optimism. Whatever it takes, we know you will get the job done. Your time is now! We are here for you if you need us! Best wishes to you and Emily as you start the next phase of your career!

Theo, Kathy, & Katina Pappas and the whole Pappas Agency: Congratulations to you and your team on opening and writing your first piece of business in the newest country and addition to the American Income Family. Your perseverance and persistency have been the mainstay of your career and the key to your success in Ireland. Green is your new country's color and make sure it's your new office color! Blow up those shamrocks and make a lot of green for you and your people. Can't wait to see you, buddy, nothing but the best to you and the family. Keep up the great work and congratulations to your first application. 'There is no security on this earth. Only opportunity.' (General Douglas MacArthur)

Rick Altig & Ilija Orlovic: We are so proud of you for pioneering Ireland and it is exciting to see American Income Life take root in new places around the globe! Your leadership, innovation, and dedication are an inspiration. Best of luck in future frontiers! Always know that if you need anything, we are here for you. Erin go Bragh and American Income Life forever!

05/11
Tom Crowley, native of Ireland, hired as Controller/ Compliance officer

07/11
Sam Smith relocates to Ireland

08/11
Office space open for use

09/11
Allan hires first QFA, Jonathan McDonnell (Ireland native)

10/11
Tom Crowley comes to Waco and McKinney for training

10/11
Allan finalizes immigration and licensing of his agency with Central Bank

10/11
Central Bank approves UHL as an Irish life insurance company

01/12
AIL team travels to Dublin to meet with SIPTU

03/12
Meetings with SIPTU and other labor organizations on sales process

07/12
Central Bank approves Allan Jennings' agency, AEJ European Agency Limited

08/12
1st business submitted by Jonathan McDonnell

08/12
Irish Bowling Association signed as the 1st TG

Individual Producers

1. Joshua Dishong
Columbus, OH

2. Alan Sedaghat
Surrey, BC

3. Lily Tchen
Los Angeles, CA

4. Katie Massart
Calgary, AB

5. Bruce Tan
Honolulu, HI

6. Erez Shabtay
Nashville, TN

7. Tevita Tupouniua
Auckland, NZ

8. Dennis Munro
Auckland, NZ

9. Ryan Kendl
Huntington Beach, CA

10. Matthew Fought
Pittsburgh, PA

11. Daniel Hanson
Edina, MN

12. William Aden
Cleveland, OH

13. Richard Luzaich
Minneapolis, MN

14. Amandeep Gill
Surrey, BC

15. Max Quasem
Los Angeles, CA

16. Roosevelt Jeanty
Plantation, FL

17. Bradley Weigand
Cleveland, OH

18. Michelle Anderson
Toledo, OH

19. Amy Shui
Eatontown, NJ

20. Mark Lomonaco
Boise, ID

IceBreakers

IceBreaker

Matthew Plauny
Columbus, OH
$16,141 Net ALP
Zachary Hart MGA
Surace-Smith SGA

IceBreaker

Luliia Shastko
Schaumburg, IL
$15,851 Net ALP
Robert Janev MGA
Sabrina Lloyd SGA

IceBreaker

Juana Robinson
Toledo, OH
$15,564 Net ALP
Daniel Hartwig MGA
Surace-Smith SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

August Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Joshua Dishong	$52,721	87		Zachary Hart	Surace-Smith
2.	Alan Sedaghat	35,086		85.8	Bobby Gujral	Altig-Orlovic
3.	Lily Tchen	26,266		79.4		Cohen-Cohen
4.	Katie Massart	26,247		89.4	John McGrath	Altig-Orlovic
5.	Bruce Tan	25,850		87.0	Christopher Clark	Altig-Orlovic
6.	Erez Shabtay	24,676		87.5	Cherri Xie	Altig-Orlovic
7.	Tevita Tupouniua	23,666		69.4	Ofa Tupouniua	Steve Friedlander
8.	Dennis Munro	23,588		100.0		Steve Friedlander
9.	Ryan Kendl	22,827		81.6	Nicholas Lorence	Altig-Orlovic
10.	Matthew Fought	22,489	99			Simon Arias
11.	Daniel Hanson	21,691		100.0		Chad Deley
12.	William Aden	20,894	90		Matthew Parks	Surace-Smith
13.	Richard Luzaich	20,434		93.4		Altig-Orlovic
14.	Amandeep Gill	18,729		73.4	Bobby Gujral	Altig-Orlovic
15.	Max Quasem	18,646		89.7		Cohen-Cohen
16.	Roosevelt Jeanty	18,610		79.8	Henry Ingraham	Williams-Zophin
17.	Bradley Weigand	17,886		88.7	Bradley Weigand	Surace-Smith
18.	Michelle Anderson	17,151	97		Daniel Hartwig	Surace-Smith
19.	Amy Shui	17,041		91.2		Giglione-Ackerman
20.	Mark Lomonaco	16,967	85		Michael Burningham	Altig-Orlovic
21.	Stanislav Korzhiletskiy	16,953	84		Matthew Parks	Surace-Smith
22.	Samson Adelufosi	16,883		83.2		Giglione-Ackerman
23.	Mark Neilson	16,334		81.4	Nicholas Lorence	Altig-Orlovic
24.	Timothy Cruise	16,290		74.9		Altig-Orlovic
25.	Matthew Plauny	16,141	100		Zachary Hart	Surace-Smith
26.	Iuliia Shastko	15,851	93		Robert Janev	Sabrina Lloyd
27.	Ruben Soberanes	15,763		81.0	Doreen Ryan-Foti	Jatoft-Foti
28.	Yihao Chen	15,629		96.1	Christopher Hintz	Altig-Orlovic
29.	Dustin Edgell	15,583		79.2	Steven King	Paul Rumbuc
30.	Juana Robinson	15,564	97		Daniel Hartwig	Surace-Smith
31.	Jesusdieu Portilus	15,493		73.7	Fritznel Octave	Williams-Zophin
32.	Raquel Baldwin	15,462		93.2	Nicholas Lorence	Altig-Orlovic
33.	Sean Grant	15,209		79.4	Melne Lewis	Bob Olson
34.	Kelly Roschbach	15,175	85		Samuel Cohen	Fred Hadayia
35.	Nicholas Moore	15,034		77.4	Stephen Jubrey	Oldham-Bianchi
36.	Brooke Spain	14,990	95		Jimmy Tchen	Brandon Cooley
37.	Brian Gilmore	14,974		85.4	James Keefer	Simon Arias
38.	Dominic Okonta	14,974		80.2	Syed Quadri	Theodore Pappas
39.	Tibor Simon	14,895		85.4	James Raymond	Altig-Orlovic
40.	Andrew Mackmin	14,684	100		Jack Keiderling	Giglione-Ackerman
41.	Ronald Rivera	14,649		83.6		Cohen-Cohen
42.	Les Swain	14,588	84		Ala Awad	Alex Roland
43.	Roghie Hassan Loo	14,552		79.5	Byron Paz	Josh Chalom
44.	Frank Colletti	14,376	100		Bobby Szwaja	Theodore Pappas
45.	Chad Davis	14,226		83.0	Haoyu Xu	Imran Satti
46.	Sathnarine Kumar	14,093	82		Noel Rose	Williams-Zophin
47.	Alofi Suasua	13,938	100		Stephen Cox	Steve Friedlander
48.	Maurice Doucette	13,858	93		Timothy Kieran	Chris LaFond
49.	Lora Beronja	13,726		90.3	Darren Miller	Chris Hernandez
50.	Anthony Sava	13,521	88		Mathew Hart	Surace-Smith

ALL TIME RECORD: ALAN SEDAGHAT $93,626 Net ALP

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Alan Sedaghat	$372,763		85.8	Bobby Gujral	Altig-Orlovic
*2.	Daniel Toshner	182,868		80.6	Joshua Olin	Altig-Orlovic
*3.	Joshua Dishong	182,503	87		Zachary Hart	Surace-Smith
*4.	Jesusdieu Portilus	172,171		73.7	Fritznel Octave	Williams-Zophin
*5.	Katie Massart	163,378		89.4	John McGrath	Altig-Orlovic
*6.	Lily Tchen	162,507		79.4		Cohen-Cohen
*7.	Max Quasem	155,542		89.7		Cohen-Cohen
*8.	Tevita Tupouniua	152,685		69.4	Ofa Tupouniua	Steve Friedlander
*9.	Ryan Kendl	138,803		81.6	Nicholas Lorence	Altig-Orlovic
*10.	Roghie Hassan Loo	131,167		79.5	Byron Paz	Josh Chalom
11.	Richard Luzaich	130,835		93.4		Altig-Orlovic
12.	Roosevelt Jeanty	127,852		79.8	Henry Ingraham	Williams-Zophin
13.	Tone Munro	121,088		78.9		Steve Friedlander
14.	Erez Shabtay	120,749		87.5	Cherri Xie	Altig-Orlovic
15.	Amy Shui	120,568		91.2		Giglione-Ackerman
16.	Michael Burningham	120,202		85.5	Richard Mansfield	Altig-Orlovic
17.	Bruce Tan	119,587		87.0	Christopher Clark	Altig-Orlovic
18.	Ronald Rivera	116,603		83.6		Cohen-Cohen
19.	Sathnarine Kumar	112,707	82		Noel Rose	Williams-Zophin
20.	Maijargal Sukhbaatar	112,504		91.8		Samuel Lasala
21.	Samvel Tigranyan	106,888		81.9		Cohen-Cohen
22.	Mark Neilson	100,283		81.4	Nicholas Lorence	Altig-Orlovic
23.	Robert Richman	99,994	78		Matthew Parks	Surace-Smith
24.	Joey Kennedy	99,288		78.2		Altig-Orlovic
25.	Matt Flores	96,013		75.1	Matt Flores	Jatoft-Foti
26.	Justin Germany	95,044		82.1	Justin Germany	Dan Rubio
27.	Samson Adelufosi	95,038		83.2		Giglione-Ackerman
28.	Dominic Okonta	94,949		80.2	Syed Quadri	Theodore Pappas
29.	Brock Lampee	94,771		84.3		Tiffany Roland
30.	Timothy Cruise	94,146		74.9		Altig-Orlovic
31.	Casey Sperzel	92,277		71.9	James Allen	Travis Moody
32.	Michael Stuver	92,059	87		Zachary Hart	Surace-Smith
33.	Bradley Weigand	91,522		88.7	Bradley Weigand	Surace-Smith
34.	Jean Joseph	90,348	89		Adeyemi Akinade	Williams-Zophin
35.	Alex Gonzales	90,310		69.1	Doreen Ryan-Foti	Jatoft-Foti
36.	Mark Bleier	89,792		80.9	Rebecca Klebsch	Chris Hernandez
37.	Andrew Sunkin	89,371		84.2	Ariana Jones	Theodore Pappas
38.	Kelly Roschbach	88,062	85		Samuel Cohen	Fred Hadayia
39.	Ross Ewen	87,533		75.5		Scott Rehberg
40.	Eugene Kashkin	84,576		88.8	Bobby Gujral	Altig-Orlovic
41.	Farid Hameditoloui	84,448	83		David Iriye	Altig-Orlovic
42.	Michael Schumacher	84,279		87.3	Thomas Vena	Simon Arias
43.	Mauselie Dor	83,909		83.2	Fritznel Octave	Williams-Zophin
44.	Robert Ulreich	83,901		96.5		Jatoft-Foti
45.	Laura Thornton	82,696		79.8	Matthew Parks	Surace-Smith
46.	Ruben Soberanes	82,299		81.0	Doreen Ryan-Foti	Jatoft-Foti
47.	Gabriel Feldmann	81,727		82.4		Brandon Cooley
48.	Mark Lomonaco	81,474	85		Michael Burningham	Altig-Orlovic
49.	Maria Diringer	81,163		82.9	David Wang	Bob Olson
50.	Jeffrey Pearce	80,826		83.6	Sarah Welch	Steve Friedlander

ALL TIME RECORD: TONE MUNRO $477,360 Net ALP

Supervising Agents

1. Ashley Wenning
Toledo, OH

2. Michael Stuver
Columbus, OH

3. Denise Hewison
Columbus, OH

4. Jenna Grula
Pittsburgh, PA

5. Robert Richman
Cleveland, OH

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Ashley Wenning	$48,159	$54,038		82.0	Daniel Hartwig	Surace-Smith
2.	Michael Stuver	41,688	48,314	98		Zachary Hart	Surace-Smith
3.	Denise Hewison	38,510	40,191	88		Zachary Hart	Surace-Smith
4.	Jenna Grula	34,410	36,124		73.0	James Keefer	Simon Arias
5.	Robert Richman	31,046	38,967	83		Matthew Parks	Surace-Smith
6.	Zachary Frentsos	28,210	27,945	89		Robert Dunn	Surace-Smith
7.	Ronnie Patea	26,242	27,242	96		Stephen Hill	Steve Friedlander
8.	Eric Thompson	25,801	30,102		78.9	Matthew Parks	Surace-Smith
9.	Michelle Crowe	25,411	27,044	91		Justin Adams	Simon Arias
10.	Adam Huck	23,632	31,653		83.7	Zachary Hart	Surace-Smith

ALL TIME RECORD: $286,210 1st Six Mo Agt
ALL TIME RECORD: $286,210 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Denise Hewison	$192,531	$234,487	88		Zachary Hart	Surace-Smith
2.	Edward Atkinson	184,087	222,107		83.4	Elias Hazen	Surace-Smith
3.	Ashley Wenning	167,202	233,419		82.0	Daniel Hartwig	Surace-Smith
4.	Nicholas Moore	156,588	312,516		76.6	Stephen Jubrey	Oldham-Bianchi
5.	Adam Huck	150,789	169,848		83.7	Zachary Hart	Surace-Smith
6.	Kyle Lewicki	145,088	174,067	78		Mathew Hart	Surace-Smith
7.	Ronnie Patea	140,627	159,745	96		Stephen Hill	Steve Friedlander
8.	Daniel Bernard	137,882	203,528		80.5	William Parmeter	Oldham-Bianchi
9.	Robert Biser	134,993	213,597	83		Zachary Hart	Surace-Smith
10.	Zachary Frentsos	131,197	144,670	89		Robert Dunn	Surace-Smith

ALL TIME RECORD: $653,097 1st Six Mo Agt
ALL TIME RECORD: $959,675 Net ALP

General Agents

1. David Guzman
Columbus, OH

2. Alexander Dorey
Halifax, NS

3. London Burnett
Cleveland, OH

4. Matthew Conrad
Cleveland, OH

5. William Myatt
Phoenix, AZ

6. Tyler Stewart
Pittsburgh, PA

7. Andrew Pratt
Indianapolis, IN

8. Albert Serur
Morgantown, WV

9. Michael Romeo
Rochester, NY

10. John Napiza
Fresno, CA

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	David Guzman	$105,945	$164,882	87		Zachary Hart	Surace-Smith
2.	Alexander Dorey	83,252	86,058		73.1	Robert Kanaan	Imran Satti
3.	London Burnett	71,259	96,582		73.1	Mathew Hart	Surace-Smith
4.	Matthew Conrad	70,010	80,677		80.7	Matthew Parks	Surace-Smith
5.	William Myatt	64,390	69,952		77.9	Chad Panzer	Brandon Cooley
6.	Tyler Stewart	59,191	76,744		76.2	Aaron Parks	Simon Arias
7.	Andrew Pratt	53,127	53,826		69.4	I-Perfection Harris	Cunningham-Weatherspoon
8.	Albert Serur	49,437	53,900	89		Thomas Vena	Simon Arias
9.	Michael Romeo	49,191	89,685		76.7	Stephen Jubrey	Oldham-Bianchi
10.	John Napiza	45,829	67,482	91		Doreen Ryan-Foti	Jatoft-Foti
11.	Daniel Walton	44,986	69,773		80.7	Zachary Hart	Surace-Smith
12.	Nicole Johnson	44,528	79,542		71.9	Matthew Parks	Surace-Smith
13.	Tevita Tupouniua	43,612	74,490		72.2	Ofa Tupouniua	Steve Friedlander
14.	Andre McCallum	43,097	53,504		74.1	Daniel Hartwig	Surace-Smith
15.	Anthony Theriault	42,552	73,151		80.4	Zachary Hart	Surace-Smith
16.	Ryan Fickert	42,386	49,121		78.3	Dustin Dunlap	Surace-Smith
17.	Josh Wheeler	40,789	40,901		82.7	Robert Dunn	Surace-Smith
18.	Gian-Paolo Diberardo	40,321	40,516	89		Krista Thieme	Brandon Cooley
19.	Anita Ferris	39,850	48,262		85.1	Steven Cox	Steve Friedlander
20.	Zbigniew Stankiewicz	39,220	41,770		76.5	Samuel Cohen	Fred Hadayia

ALL TIME RECORD: $441,104 1st Six Mo Agt
ALL TIME RECORD: $624,474 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	David Guzman	$475,888	$585,876	87		Zachary Hart	Surace-Smith
*2.	Matthew Conrad	452,363	657,519		80.7	Matthew Parks	Surace-Smith
*3.	Michael Romeo	416,698	819,418		76.7	Stephen Jubrey	Oldham-Bianchi
*4.	Nicole Johnson	414,005	640,916		71.9	Matthew Parks	Surace-Smith
*5.	Alexander Dorey	393,209	467,507		73.1	Robert Kanaan	Imran Satti
6.	Louis Giogaia	364,051	502,009	90		Syed Quadri	Theodore Pappas
7.	Anthony Theriault	310,384	424,694		80.4	Zachary Hart	Surace-Smith
8.	Elaine Kulawiak	307,996	451,103		74.2	Brett Gryska	Oldham-Bianchi
9.	Zachary Santino	305,410	413,362		78.8	Stephen Jubrey	Oldham-Bianchi
10.	London Burnett	296,825	431,857		73.1	Mathew Hart	Surace-Smith
11.	Kevin Holtz	283,958	409,247		73.8	Nicholas Zangardi	Surace-Smith
12.	Tevita Tupouniua	261,900	455,280		72.2	Ofa Tupouniua	Steve Friedlander
13.	William Myatt	251,849	302,577		77.9	Chad Panzer	Brandon Cooley
14.	Vatapuia Vavau	250,707	294,529		81.8	Lucky Faaitiiti	Steve Friedlander
15.	Tyler Stewart	246,454	334,468		76.2	Aaron Parks	Simon Arias
16.	Daniel Walton	240,788	351,459		80.7	Zachary Hart	Surace-Smith
17.	Aaron Haynes	237,007	287,398		71.7	Justin Adams	Simon Arias
18.	Timothy Wilson	233,218	245,771		70.8	Ryan Wilson	Philip Prata
19.	Jessica Tasky	230,570	265,126		84.9	Justin Adams	Simon Arias
20.	Anita Ferris	229,746	290,468		85.1	Steven Cox	Steve Friedlander

ALL TIME RECORD: $1,468,394 1st Six Mo Agt
ALL TIME RECORD: $2,262,883 Net ALP

Master General Agents

1. Zachary Hart
Columbus, OH

2. Matthew Diulus
Morgantown, WV

3. Justin Adams
Pittsburgh, PA

4. Matthew Parks
Cleveland, OH

5. Stephen Jubrey
Rochester, NY

6. Brett Gryska
Rochester, NY

7. Doreen Ryan-Foti
Concord, CA

8. Daniel Hartwig
Toledo, OH

9. Jason Bratin
Flushing, NY

10. Thomas Vena
Pittsburgh, PA

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Zachary Hart	$190,309	$328,091		79.6	Surace-Smith
2.	Matthew Diulus	134,983	189,015		71.7	Simon Arias
3.	Justin Adams	122,148	160,658		73.5	Simon Arias
4.	Matthew Parks	118,100	171,874		76.2	Surace-Smith
5.	Stephen Jubrey	116,521	239,421		78.8	Oldham-Bianchi
6.	Brett Gryska	102,965	180,197		72.1	Oldham-Bianchi
7.	Doreen Ryan-Foti	100,268	278,132		72.9	Jatoft-Foti
8.	Daniel Hartwig	99,172	142,130		78.0	Surace-Smith
9.	Jason Bratin	96,615	150,617		70.0	Theodore Pappas
10.	Thomas Vena	86,029	111,033		73.1	Simon Arias
11.	Robert Kanaan	84,893	145,484		74.0	Imran Satti
12.	Jack Keiderling	84,219	97,663		83.7	Giglione-Ackerman
13.	Mathew Hart	80,940	109,294		72.8	Surace-Smith
14.	Samuel Cohen	73,936	143,426		74.0	Fred Hadayia
15.	Robert Dunn	71,038	89,916		81.2	Surace-Smith
16.	James Keefer	67,143	87,074		75.3	Simon Arias
17.	Raymond Risucci	63,732	84,563		77.2	Dorian Oldham
18.	Chad Panzer	63,629	70,671		76.0	Brandon Cooley
19.	Richard Barbour	63,113	84,543		82.0	Steve Greer
20.	Stephen Hill	62,639	114,855		69.8	Steve Friedlander

ALL TIME RECORD: $438,277 1st Six Mo Agt
ALL TIME RECORD: $723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Zachary Hart	$1,321,254	$1,875,521		79.6	Surace-Smith
*2.	Justin Adams	953,569	1,229,440		73.5	Simon Arias
*3.	Matthew Parks	930,756	1,449,180		76.2	Surace-Smith
*4.	Mathew Hart	787,350	1,123,942		72.8	Surace-Smith
*5.	Jason Bratin	777,224	1,192,128		70.0	Theodore Pappas
6.	Matthew Diulus	733,750	1,060,872		71.7	Simon Arias
7.	Stephen Jubrey	705,006	1,341,735		78.8	Oldham-Bianchi
8.	Samuel Cohen	580,321	1,069,425		74.0	Fred Hadayia
9.	Stephen Hill	562,434	1,046,654		69.8	Steve Friedlander
10.	Robert Kanaan	491,755	691,488		74.0	Imran Satti
11.	Elias Hazen	489,004	739,226		76.9	Surace-Smith
12.	Doreen Ryan-Foti	470,947	1,509,439		72.9	Jatoft-Foti
13.	Brett Gryska	459,606	887,598		72.1	Oldham-Bianchi
14.	Robert Dunn	448,882	620,519		81.2	Surace-Smith
15.	Randy Teyssier	447,882	655,350		72.1	Simon Arias
16.	Daniel Hartwig	426,470	768,816		78.0	Surace-Smith
17.	Raymond Risucci	425,672	611,511		77.2	Dorian Oldham
18.	Brian Welsh	411,477	583,157		70.4	Simon Arias
19.	Matt Turnquist	411,438	573,082		76.7	Richard Correa
20.	Marisa Willgruber	398,206	592,718		74.8	Fred Hadayia

ALL TIME RECORD: STEPHEN HILL $2,476,896 1st Six Mo Agt
ALL TIME RECORD: $4,468,285 Net ALP

Regional General Agents

1. Patrick Bendure
Columbus, OH

2. Thomas Vena
Pittsburgh, PA

3. Michael Vasu
Cleveland, OH

4. Justin Adams
Pittsburgh, PA

5. Bo Gentile
Plantation, FL

August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Patrick Bendure	$434,810	$701,083		75.6	Surace-Smith
2.	Thomas Vena	382,908	541,537		74.0	Simon Arias
3.	Michael Vasu	348,388	504,190		74.8	Surace-Smith
4.	Justin Adams	276,107	374,952		72.5	Simon Arias
5.	Bo Gentile	271,058	408,961		73.5	Williams-Zophin
6.	Brett Gryska	241,640	444,339		75.6	Oldham-Bianchi
7.	Stephen Hill	164,763	251,713		74.1	Steve Friedlander
8.	Samuel Cohen	150,363	274,505		74.7	Fred Hadayia
9.	Doreen Ryan-Foti	148,359	416,808		74.2	Jatoft-Foti
10.	Levar Morgan	139,370	227,632		76.1	Theodore Pappas

ALL TIME RECORD: $980,159 1st Six Mo Agt
ALL TIME RECORD: $1,435,508 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Patrick Bendure	$2,965,606	$4,373,636		75.6	Surace-Smith
*2.	Michael Vasu	2,768,487	4,253,553		74.8	Surace-Smith
3.	Thomas Vena	2,737,498	4,004,094		74.0	Simon Arias
4.	Justin Adams	1,974,419	2,743,041		72.5	Simon Arias
5.	Bo Gentile	1,958,527	3,145,551		73.5	Williams-Zophin
6.	Brett Gryska	1,653,796	2,967,853		75.6	Oldham-Bianchi
7.	Stephen Hill	1,525,983	2,257,441		74.1	Steve Friedlander
8.	Samuel Cohen	1,186,405	1,967,237		74.7	Fred Hadayia
9.	Levar Morgan	962,079	1,432,513		76.1	Theodore Pappas
10.	Jason Bratin	932,903	1,538,895		69.4	Theodore Pappas

ALL TIME RECORD: TAINA LAMEKO $5,230,627 1st Six Mo Agt
ALL TIME RECORD: $8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.

Simon Arias
CATEGORY I

Eric Giglione
CATEGORY II

David Ackerman
CATEGORY II

Imran Satti
CATEGORY III

Slav Bitman
CATEGORY IV

Chris La Fond
CATEGORY V

Brandon Cooley
CATEGORY VI

Philip Prata
CATEGORY VII

Jeremy Welch
CATEGORY VIII

Top Rookies

James Cunningham & Jamison Weatherspoon

Net ALP $148,435

Top Start-Up

Jason Adamo

Net ALP $43,015

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

August

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		73.9	$689,947	$347,000	199	60.3	259
	Williams-Zophin		75.3	271,058	225,000	120	77.9	198
	Surace-Smith		76.3	783,239	510,000	154%	24.4	178
II	Giglione-Ackerman		76.6	226,573	185,000	122	38.9	161
	Fred Hadayia		74.3	191,355	158,000	121	28.6	150
	Theodore Pappas		72.5	252,919	217,000	117	22.2	139
	Bob Olson		76.9	147,674	182,000	81	11.9	93
III	Imran Satti		73.8	$164,884	$147,000	112	148.7	261
	Steve Greer		75.5	184,613	139,000	133	74.0	207
	Matt Henderson		73.1	125,434	139,000	90	14.1	104
	Chris Hernandez	84		111,598	134,000	83	11.8	95
IV	Slav Bitman		75.2	$96,077	$113,000	85	20.2	105
V	Chris La Fond		74.2	$98,062	$104,000	94	278.8	373
	Sabrina Lloyd		69.6	140,733	104,000	135	155.6	291
	Desi Dimitrova		78.7	118,707	104,000	114	32.8	147
	Joseph Diecedue		75.7	127,785	104,000	123	11.7	135
VI	Brandon Cooley	86		$193,275	$143,000	135	118.8	254
VII	Philip Prata		75.7	$82,801	$80,000	104	84.6	188
VIII	Jeremy Welch		74.1	$168,545	$70,000	241	147.5	388

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		73.9	$ 5,050,730	$2,776,000	182	92	274
	Surace-Smith		76.3	5,730,506	4,080,000	140	39	180
	Williams-Zophin		75.3	1,946,075	1,800,000	108	64	172
	Oldham-Bianchi		76.0	2,594,508	2,256,000	115	30	145
II	Theodore Pappas		72.5	$ 1,897,561	$1,736,000	109	33	142
	Fred Hadayia		74.3	1,413,477	1,264,000	112	16	128
	Bob Olson		76.9	1,390,194	1,456,000	95	18	114
	Giglione-Ackerman		76.6	1,288,240	1,480,000	87	15	102
III	Steve Greer		75.5	$ 1,508,841	$1,112,000	136	47	183
	Matt Henderson		73.1	1,156,649	1,112,000	104	62	166
	Imran Satti		73.8	1,091,891	1,176,000	93	10	103
	Chris Hernandez	84		883,123	1,005,000	88	11	98
IV	Slav Bitman		75.2	$ 1,018,661	$904,000	113	90	203
V	Sabrina Lloyd		69.6	$ 1,019,798	$832,000	123	99	221
	Joseph Diecedue		75.7	875,941	832,000	105	27	132
VI	Brandon Cooley	86		$ 1,110,348	$1,036,000	107	86	193
VII	Philip Prata		75.7	$ 638,571	$640,000	100	43	142
VIII	Jeremy Welch		74.1	$ 718,086	$560,000	128	81	209

August

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Cunningham-Weatherspoon		74.4	$148,435
	Alex Roland		75.9	120,824
	Kevin Davis		70.4	115,596
	Dorian Oldham		76.1	111,567
	James Bailey		72.5	33,022
Start-Up	Jason Adamo		72.8	$43,015
	Javier Sandoval	83		41,837
	Samantha Chui	87		27,366
	Scott Davis	96		23,919
	Gevorg Yanukyan	100		14,984

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Cunningham-Weatherspoon		74.4	$1,023,066
	Alex Roland		75.9	967,614
	Dorian Oldham		76.1	829,846
	Kevin Davis		70.4	651,952
	James Bailey		72.5	362,321
Start-Up	Jason Adamo		72.8	$382,482
	Samantha Chui	87		260,447
	Javier Sandoval	83		198,078

Public Relations

1. Brenda Di Somma
CATEGORY I
Princeton, NJ

2. Al Wall
CATEGORY I
Toronto, ON

1. Robin Andrade
CATEGORY II
Malden, MA

2. Timothy Leary
CATEGORY II
Rochester, NY

1. Katherine Kidder
CATEGORY III
Pittsburgh, PA

2. Julia DiBartolomeo
CATEGORY III
Phoenix, AZ

1. Laurie Gruber
CATEGORY IV
Hammond, WI

2. Sarah Thomson-Dufrechou
CATEGORY IV
Cordova, TN

Rookie

1. Thomas Meadows
Toronto, ON

IceBreaker

1. Dion Dizon
Kapolei, HI

Top Manager

1. Erica Dalager
St. Paul, MN

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2011 Hire Date

ICEBREAKER: Reps with 2012 Hire Date

PR MANAGER: Points earned based on overall growth for respective territories and percentage of Manager's team earning a monthly PR Bonus. If there is a tie for points earned, Top Manager determined by who has highest growth percentage.

August Production

Category	Rank	Name	Production in Cards	Manager
I	1	**Brenda Di Somma**	**1,920**	**NJ / Brian Ryan**
	2	**Al Wall**	**1,579**	**ON / Jacqueline DeVooght**
	3	Rona Pileggi Spano	1,471	Chicago / Dawn Trudden
	4	Vivian Dwyer	1,383	VA / Jessica Ingerick
	5	Irene Rurycz	1,098	OH / Judy Spade
II	1	**Robin Andrade**	**1,656**	**Mass & RI / Susan Kelleher**
	2	**Timothy Leary**	**1,174**	**NY State / JT Tasker**
	3	Bernard Weaver	1,021	PA / Katherine Kidder
	4	Jessica Ingerick	874	MD/DC & Northern VA / Laurie Onasch
	5	Holland Harriss	737	Southern FL / Steve Sanchez
III	1	**Katherine Kidder**	**1,599**	**PA / Denise Gilbert**
	2	**Julia DiBartolomeo**	**1,523**	**AZ / Malka Arony**
	3	Thomas Meadows	1,440	Toronto / Debbie Enstedt
	4	Mario Soljan	1,284	NZ / Steve Friedlander
	5	Shad Henderson	943	IN / Michelle Baxter
IV	1	**Laurie Gruber**	**2,377**	**WI / Laurie Onasch**
	2	**Sarah Thomson-Dufrechou**	**1,350**	**AR / Beth Farm**
	3	Paul Winslow	1,055	St Louis / Cynthia Cleary
	4	Dion Dizon	1,011	HI / Daryl Barnett
	5	Ken Altizer	969	WV / Michelle Baxter
Rookie	1	**Thomas Meadows**	**1,440**	**Toronto / Debbie Enstedt**
IceBreaker	1	**Dion Dizon**	**1,011**	**HI / Daryl Barnett**

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1	**Malka Arony**	**20,427**	**AZ / Tim Farr**
	*2	**Brenda Di Somma**	**16,715**	**NJ / Brian Ryan**
	3	Mark Gagliardi	16,445	NorCal / Chuck Hill
	4	Rona Pileggi Spano	15,701	Chicago / Dawn Trudden
	5	Gabriela Berloni	13,853	Toronto / Debbie Enstedt
II	*1	**Robin Andrade**	**16,869**	**MASS & RI / Susan Kelleher**
	*2	**Erica Dalager**	**8,121**	**MN / Laurie Onasch**
	3	David Scalisi	7,610	NY State / JT Tasker
	4	J T Tasker	7,524	NY State / Billy Sauers
	5	Brett Hulme	6,566	GA / John Keliher
III	*1	**Katherine Kidder**	**11,156**	**PA / Denise Gilbert**
	*2	**Tamara Williams**	**10,103**	**IN / Michelle Baxter**
	3	Mario Soljan	9,974	NZ / Steve Friedlander
	4	Julia DiBartolomeo	9,868	AZ / Malka Arony
	5	Amanda Cross	5,873	KY / Michelle Baxter
IV	*1	**Ken Altizer**	**14,185**	**WV / Michelle Baxter**
	*2	**Paul Winslow**	**11,520**	**St Louis / Cynthia Cleary**
	3	Shane Knowles	9,428	ME & NH / Susan Kelleher
	4	Jacqueline Lowe	8,161	AB / Jacqueline deVooght
	5	Darrell Dorey	7,611	Maritimes / Debbie Enstedt

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

August Results

Rank	Name	Points Earned	Director
1.	**Erica Dalager**	**10**	**Laurie Onasch**
2.	**Brian Ryan**	**10**	**Denise Gilbert and Billy Sauers**
3.	**Michelle Baxter**	**10**	**Denise Gilbert**
4.	Steve Sanchez	10	Billy Sauers
5.	Daryl Barnett	10	Susan Fuldauer

YTD Results

Rank	Name	Points Earned	Director
*1.	**Jacqueline deVooght**	**71**	**Debbie Enstedt**
*2.	**Susan Kelleher**	**69**	**Laurie Onasch**
*3.	**Dawn Trudden**	**58**	**Denise Gilbert**
4.	Cindy Cleary	58	Patti Morgan
5.	Jessica Ingerick	56	Laurie Onasch

Congratulations to our August Bonus Earners!

Sue Akers
Ken Altizer
Robin Andrade
William Bell
Gabriela Berloni
C J Briggle
Lou Nell Busby
Fran Christie
Cheryl Cook
Amanda Cross
Brenda Di Somma
Julia DiBartolomeo
Dion Dizon
Sarah Dufrechou
Vivian Dwyer
George Farenthold
Lisa Fioravanti
Mark Gagliardi
Susan Gilbert
Laurie Gruber
Anna Guido-Rohrer
Holland Harriss
Jenny Hearns
Shad Henderson
Krissa Hensley
Brett Hulme
Sandra Knapp
Shane Knowles
Marilyn Kohlhase
Michelle Korb
Timothy Leary
Jacqueline Lowe
Larry Lozano
Erin McKee
Thomas Meadows
Pater Nielsen
Steve Orcherton
Kathleen Pappas
Elizabeth Reyer-Corley
Cas Robinson
Irene Rurycz
Nicole Schneider
Crystal Senour
John Smyth
Mario Soljan
Rona Spano
Jennifer Sprout
Christina Stableford
Jaime Starcheski
Leo VanDenBussche
William Verbeten
Lisa Verlander
John Wagner
Al Wall
Bernard Weaver
Jenny Williams
Tamara Williams
Paul Winslow

World's Greatest Bonus

BONUS TOTAL **$1,657,453**

TOP 10

Qualifier	Amount	SGA	Qualifier	Amount	SGA
Tevita Tupouniua	$11,417	Steve Friedlander	Daniel Hanson	$5,348	Chad Deley
Alan Sedaghat	11,366	Altig-Orlovic	Dennis Munro	5,224	Steve Friedlander
Joshua Dishong	7,880	Surace-Smith	Lily Tchen	4,686	Cohen-Cohen
Ryan Kendl	7,121	Altig-Orlovic	Erez Shabtay	4,669	Altig-Orlovic
Katie Massart	6,074	Altig-Orlovic	Max Quasem	4,564	Cohen-Cohen

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Mark Neilson	$4,337	Herivelto Pereira	$2,286	Natasha Waltenbaugh	$1,928	Brandon Marshall	$1,726	Joseph Tuley	$1,539
Daniel Toshner	4,220	Maijargal Sukhbaatar	2,275	Debra Hunter	1,928	Joseph Shanks	1,712	Twalya Alexander	1,529
Ronald Rivera	3,988	Brian Gilmore	2,260	Mark Bleier	1,919	Edward Defurio	1,712	William Brookshire	1,526
Richard Luzaich	3,985	Alex Rozotto	2,244	Britton Costa	1,911	Mohammed Moalawi	1,711	Nicolas Ullmann	1,515
Bradley Weigand	3,802	Alofi Suasua	2,234	Michael Welsch	1,906	Alethea Lukehart	1,701	Amy Tucker	1,513
Raquel Baldwin	3,668	Eugene Kashkin	2,222	Matthew Marchitto	1,894	Christopher Williams	1,701	Michele Kirk	1,509
Bruce Tan	3,662	Anthony Sava	2,207	Vakhtang Nazaryan	1,884	Maria Alcon	1,699	Michael Ayala	1,503
Michael Burningham	3,614	Eluerecia Guzman	2,205	Peter Tovioleuatogi	1,866	Laura Thornton	1,694	Eric Hidy	1,500
Matthew Fought	3,537	James Aalders	2,186	Juana Robinson	1,864	Scott Remmey	1,687	Celeste Barnard	1,500
Roosevelt Jeanty	3,524	Nicholas Triantafyllidis	2,179	Donald Weaver	1,858	Angela Waller	1,686	Corinne Bradley	1,498
Gina Flores	3,325	Lynn Doolittle	2,171	Anne Strayer	1,848	Arie Davis	1,681	Mitchell Rothschadl	1,493
Amy Shui	3,297	Lydia Lozano	2,171	Jeffrey MacBain	1,841	Jamie Perse	1,679	Anita Ferris	1,491
Raymond Lau	3,149	Sulieti Lopeti	2,163	Jatinder Hundal	1,838	Barbara Stillwell	1,677	Ryan Boomer	1,488
Andrew Sunkin	3,139	Sione Aholoka	2,157	Trevor Mayer	1,834	Les Swain	1,674	Erica Kelley	1,482
Nicholas Moore	3,060	James Thompson	2,151	Krysta McFarland	1,834	Jean Joseph	1,673	Reuben Rios-Cruz	1,481
Steven Stensrud	3,057	Jacqueline Kosalek	2,143	Dunia Carrion-Lachy	1,829	DeAnthony Hartman	1,672	Ciciley Rainey	1,479
Amandeep Gill	2,953	Robert Roenker	2,139	Derrick Wright	1,826	Melissa Losk	1,671	William Foote	1,476
Samson Adelufosi	2,916	Cherri Xie	2,132	Deborah Parnell	1,822	Evan Wicklund	1,670	Lineti Makaafi	1,469
Michelle Anderson	2,852	Leonard Transfiguracion	2,129	Mark Lomonaco	1,821	Robert Drake	1,668	Zachary Montavon	1,466
Dominic Okonta	2,832	Mario Chavez	2,129	Nathanael Rathjen	1,809	Stacy Deurlein	1,667	Tasha Tucker	1,459
Andrew Mackmin	2,768	Robert Recker	2,128	Omar Hashimi	1,801	Angel Patryluk	1,656	Charles Fischer	1,457
Jesusdieu Portilus	2,750	Sathnarine Kumar	2,127	Brock Lampee	1,801	Lisa Smith	1,652	Ryan Tomasiak	1,454
Robert Ulreich	2,734	Maurice Doucette	2,120	Juan Cardona	1,800	Gabriel Manzo	1,649	Valeree Miller	1,454
Sione Maumau	2,698	Matthew Plauny	2,112	Sara Vaz	1,800	Kwaku Nti	1,644	Calvin Irving	1,448
Roghie Hassan Loo	2,651	Carly Ferraro	2,101	Lisset Melendez	1,797	Christopher Velazquez	1,640	Lalofau Faaitiiti	1,448
Jun Ma	2,606	Dustin Edgell	2,095	Susan Stubbs	1,789	Xander Davis	1,636	Lazarus McRae	1,447
Wendy Pierre	2,603	Timothy Cruise	2,066	Peter Kaplanis	1,783	John Nguyen	1,632	Vaimalaala Taufa	1,444
Iuliia Shastko	2,586	Jeffrey Pearce	2,057	Kelly McDonald	1,780	Seselo Asitomani	1,629	Tone Munro	1,441
Chad Davis	2,585	Laaina Havea	2,050	Faleuseni Maumau	1,779	Natalia Tahana	1,624	Thomas Tulowiecki	1,436
Kelly Roschbach	2,531	Violetta Goldman	2,033	Ofa Tavake	1,779	Richard Spicer	1,624	Raquel Hall	1,435
Brooke Spain	2,527	Helen Taylor	2,029	Lleison Martinez	1,776	Philip Russo	1,621	Jacqueline Kabluyen	1,434
Jeremiah Wiskeman	2,509	Ryan Leong	2,028	Tibor Simon	1,775	Mevla Hasan	1,620	Brian Hutchings	1,430
Lora Beronja	2,482	Ross Ewen	2,016	Christine Augustus	1,760	George Babish	1,614	Paul Basek	1,429
Lafi Papalii	2,461	Jacob Raine	2,012	Nicole Cox	1,760	Justin Germany	1,604	Carissa Van Wagenen	1,424
Maria Diringer	2,459	Dustin Klingebiel	1,998	Robert Richman	1,750	Frank Colletti	1,601	Ruben Soberanes	1,423
Stephanie Novel	2,438	Todd Homer	1,988	Lawrence Broussard	1,747	Mawuli Davis	1,599	Thomas Crutcher	1,420
Karen McQuoid	2,392	Bart Price	1,975	John Sparby	1,741	John Rankin	1,594	Jason Schomaker	1,417
Matt Flores	2,377	Orett Nelson	1,968	Raymon Reynolds	1,738	Matthew Furay	1,594	Danielle Cardello	1,412
Yihao Chen	2,340	Bernadette Casciato	1,966	Meakie Grice	1,737	Jennifer Range	1,591	Liliya Hrabar	1,409
Albert Kauderer	2,320	Peter Hudousek	1,957	Michelle McCampbell	1,734	Rita Charles	1,582	Mason Bartlett	1,406
Zachary Shanahan	2,314	Joey Kennedy	1,956	Hulda Hicks	1,733	Michelle Simons	1,581	Joyce Gay	1,406
George Lahamedjian	2,312	Bernard Oliphant	1,956	Samuel Vasquez	1,733	Alana Connolly	1,570	Charles Diulus	1,404
Sean Grant	2,294	Julie Aprahamian	1,946	Jeffrodrew Vete	1,732	Michael DeLaNuez	1,565	David Norman	1,403
Kimberly Alston	2,292	Anand Jailall	1,943	Leya Kirchstein	1,729	Nichet Mayo	1,561	John Cochrane	1,402
Brian Morse	2,291	William Aden	1,931	Linda Jackson	1,728	Anaya Clark-Hart	1,550	Kate Daye	1,390
Lawrence Hauck	2,288	Jennifer Holliday	1,930	Avis Kava	1,728	Jeffrey Cook	1,548	Jodi Bohdal	1,387

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Elesteria Sakotic	$1,383	Michael Box	$1,217	Sara Sayers	$1,115	Douglas Hynds	$1,018	David Polk	$935
Timothy Nolan	1,382	Vaiola Setefano	1,216	Andre Plain	1,113	Josephina Stewart	1,018	Farid Hameditoloui	934
Faaumatausaga Lealaiauloto	1,382	Ruben Santillana	1,214	Bryan Czajkowski	1,112	Andrew Cavicchi	1,017	Dale Housley	934
Hunter Brooks	1,381	Daniel Armstrong	1,213	Yvette Wihl	1,112	Mark Diebolt	1,011	Joel Thacker	933
Nathan Gay	1,380	Courtney Coleman	1,211	Jackie Taylor	1,111	Regina Duval	1,008	Gary Hunter	931
Tamara Hughes	1,380	Nicolette Cox	1,210	Autumn Turner	1,109	Tyler Murray	1,008	Tamara Gilbert	930
Andrew Burns	1,377	Christie Blair	1,204	Monica Green	1,105	Kelly Pilling	1,008	Maria Jones	930
Baylee Burrowes	1,375	Annette Currie	1,203	Roberto Navarro	1,100	Karlea Jackson	1,008	Vicky Ducharme	930
Kim Vance	1,373	Frank Gilinger	1,203	Zachary Locuson	1,098	Garrett Payne	1,007	Stephen Jeung	928
Frederick Feldtmann	1,369	Madai Price	1,202	Wayne Start	1,098	Chris Greer	1,005	Devon Chapman	928
Ronald Rennich	1,366	Matthew Query	1,201	Andrew Leah	1,096	Lisa Kahan	1,005	Gilana Smith	928
Annabelle Laxamana	1,365	Michael Schumacher	1,200	Justin Bumblis	1,096	Dwayne Hargrove	1,000	Brian Block	927
Connie Reichard	1,362	David Ramirez	1,199	Oscar Ortiz	1,094	Samneang Prom	998	Leishuan Byrd	922
Leah Warner	1,360	Vu Phan	1,198	Adam Kahn	1,093	Jacqueline Reim	997	Justin Tyburski	922
Marketa Clark	1,351	Marcus Street	1,197	Sherie Duvall	1,088	Ann Doolin	997	Dorothy Niederer	919
Kevin Haines	1,347	Hamed Shalbaf	1,196	Robert Lippard	1,087	Trevor Looney	997	Jose Lopez	917
Juliza Suero	1,347	Kevin Rigney	1,196	Erin Dyer	1,083	Jennifer Wehrle	994	Daniel Posner	915
Marcus Shorts	1,344	Elizabeth Hodgson	1,196	Kyle Mafrici	1,081	Ivan Zeledon-Berrios	993	David Darienzo	913
Richard Tremblay	1,343	Princess Polk	1,195	Gregory McDuffie	1,079	Jessica Reed	992	Olukushe Mason	913
Fito Jean-Louis	1,342	Kierstin Kim	1,194	Hector Rosa	1,078	Jose Sanchez	992	Janson Bennett	913
Kyle Ruggeri	1,339	Scott Bonaventura	1,193	Michael Moore	1,078	Lewis Clack	990	Michael Coulthard	910
Brett Gilliam	1,336	John Franklin	1,188	Jennifer Mixon	1,077	Israel Wizenfeld	990	Mary Zimmerman	909
George Case	1,336	Cinderella Tahau	1,186	Serafi Tagaloa	1,077	John Galindo	989	Steven Chapman	909
Joshua Burda	1,336	Jason South	1,186	Christina Haskins	1,076	Polina Philbin	988	Matthew Massie	908
Sarah Padilla	1,336	Graeme Orr	1,183	Roy Ravago	1,076	Whalenniel Grantbilly	984	Brandon Summerton	908
Charles Shafor	1,335	Paul Dixon	1,182	Kimball Sprague	1,076	Amber Longabaugh	983	Russell Holzer	907
James Gallo	1,333	Eddie Dhillon	1,180	Nicholas Walsh	1,071	Gavin Chung	982	Odilia Goulart	906
Carlos Arballo	1,333	Gregory Wolfe	1,179	Carolyn Havens	1,070	Garland Morrow	980	Eric Birckhead	904
Sally Wilson	1,332	Latasha Hicks	1,179	Kelly Cruse	1,067	Alexandra Hilario	980	Jayshreeben Patel	904
Shelby Poston	1,331	Steven Rotherforth	1,179	Kelvin Wescombe	1,065	Joshua May	980	Jeffrey Hapke	903
Joshua Baker	1,330	Joseph Podrasky	1,178	Gabriel Eyer	1,065	Gary Bowen	979	Leroy Simpson	903
Shorne Brown	1,323	Andrew Tapp	1,176	Kimberly Riley	1,062	Sean Conlon	978	Dawn Bonnell	903
Richard Carter	1,322	Douglas Zigby	1,174	Tyrell Moody	1,062	Nancy Myers	975	Sherry Schick	903
Steven Kirk	1,321	Lamine Diakhate	1,173	Horace Johnson	1,061	James MacMillan	973	Jason Johnson	901
Christopher Newman	1,319	Motootua Sipaia	1,172	Brendyn Muise	1,058	Blair Burroughs	969	Patrick Seawright	900
Shannon Neville	1,305	Casey Sperzel	1,172	Pemehine Muliaga	1,057	Jason Faflik	968	Ryan Rushworth	899
Jose Lopes	1,304	Christopher McFoy	1,170	Susanna Bluecloud	1,055	Anthony Stewart	968	Richard Smith	899
Janelle Price	1,295	Hal Adcock	1,169	Tamoy Redwood	1,055	Howard Cornatzer	967	Jinzhou Zhao	899
Jonathan Ng	1,291	Iman Masboob	1,166	Shelley Suggett	1,049	Ronald Kent	966	Gayla Soyez	898
Nicholas Buzzell	1,286	Erin Moyer	1,165	Jonathan Kitzmiller	1,046	James Dockrill	966	Mayra Lealpena	897
Milica Zivkovic	1,280	Chen Xia	1,163	Janel Wilder	1,046	Kasali Kotun	965	Todd Harding	897
Tilly Roebeck	1,278	Eric Palmer	1,160	Erin Allen	1,044	Kasey Schultz	964	Maureen Moors	897
Theodore Greer	1,274	Slavita Hut	1,159	Matthew Foster	1,042	Anna Senra	964	Soonalote Taogaga	896
Luke Marlowe	1,274	Michael Brunello	1,156	Kevin McNece	1,041	Adam Field	964	Donald Snyder	896
Maria Magallon	1,268	David R Nelson	1,156	Lona Naufahu	1,040	Eric Thompson	963	Bilal Farsakh	895
Yolette Mompoint	1,267	Daniel Jones	1,153	Gian Trinidad	1,039	Arturo Correa	962	Micah Focken	894
Iosefo Ahsoonfolasaitu	1,267	Musediq Abdul	1,152	Joshua Merson	1,038	Janice Moseychuck	961	Nneka Nwani	893
Andria Standifer	1,265	Michael Erhardt	1,148	Ijjieh Mantolino	1,037	Falina Long	960	Miranda Mortensen	891
Margaret Armstrong	1,262	Michelle Burkhardt	1,147	Leaso Leituala	1,036	Daniel Labbato	958	Richard Brock	890
Naomi Derkatch	1,256	Amir Muhammad	1,146	Robert Taraska	1,036	David Cherrington	957	Timothy Frederick	888
Chena Blair	1,253	T J Rowell	1,146	Anthony Ventura	1,036	Rachel Balasingam	957	Maggieann Mcleod	888
Victor Rodos	1,249	Kaitlyn Good	1,145	Steve Marker	1,034	Daniel Phares	955	Ryan Polz	886
Craig Towns	1,248	Ryan Gorman	1,144	Justin Fisher	1,034	Lalitha Janardhanan	954	Lytoni Brown	885
Alex Sandoval	1,248	Kecia Smith	1,143	Belen Brouse	1,032	Julius Mantolino	954	Christopher Straccialini	885
Scott Florin	1,246	James Franklin	1,141	Jamie Gardner	1,032	Michael Hicks	952	Daniel Mulvihill	883
Thomas McShane	1,245	Joseph Tierno	1,140	Mamadow Diallo	1,031	Tinaka Knight	948	Rodney Strohl	883
Lamin Jallow	1,241	Natain Stam	1,138	Andrew Angleton	1,030	Alejandro Torruella	946	Al-Karim Walji	882
Nic Iagulli	1,241	Debra Smith	1,138	Mauricio Hodgson	1,030	Benjamin Ainscough	946	Amaretch Tademe	881
Cliff Bonny	1,238	Jeffrey Kosek	1,136	Cindy McDonald	1,028	Lina Ricasta	943	Philip Berry	880
William Vilardo	1,236	Andy Jaikaran	1,132	Gregory Hayman	1,028	Veronica Bracamontes	943	Brittanie Johnson	879
Joseph Sarasin	1,234	Melody Ferguson	1,131	Scott Hanna	1,027	Shamsuddeen Shahid	942	Michael Ramirez	878
James Rappold	1,234	Kyle Glott	1,130	Amelia Ropetikilifi	1,023	Saia Paea	942	Karen Wojnarowski	878
Liliana Avila	1,233	Preeti Sahgal	1,127	Dianne Iverglynne	1,022	Michael van Delft	942	Bonnie Helms	877
Fuaifale Mauu	1,229	Edward Littell	1,124	Jeremy Parks	1,022	Jessica Lynn Bruno	941	Jamie Merva	877
David Schanuel	1,225	Raymond Betuzzi	1,124	Steven Levin	1,021	Eduardo Gomez	941	Anthony Rizzo	876
Marta Cunha	1,224	Amanda Norman	1,123	Edward Hardy	1,021	Kristi Vang	941	Kelly Dickson	876
Ruth Charlesworth	1,223	Devin Dingey	1,123	Trina Sabatini	1,020	Charles Liscomb	941	Massoud Vaziri	873
Paul DeRenzo	1,223	Linda Byas	1,121	Jose Carvajal	1,019	Edward Huffman	938	Karen Yokely	873
Joshua Franco	1,223	Hannah Foster-Blaszyk	1,120	Patricia Fouvale	1,019	Brittany Simmons	938	Willie Hayden	871
Andrew McCarthy	1,219	Anthony Mele	1,120	Kyle Bennett	1,019	Charles Njoya	937	Travis Kajiwara	869
Malia Siufanga	1,218	Kristopher Ferrell	1,119	Melinda Korb	1,018	Yvette Nelson	936	Martha Miller	866

WGB

continued

BONUS

Qualifier	Bonus
Lacee Port	$865
Mickenzie Linse	865
Chris Johnson	865
Kip Divito	864
Jeff Rouse	863
Ashley VanDyke	863
Joshua Smith	862
Joseph Ciavarelli	862
Katie Cetina	861
Brian Jerome	860
Kiriraukawa Hayward	859
Dean Jensen	857
Benton Tong	856
Michael Trinh	855
Claudine Fatima Martin	855
Justin Fenton	854
Jasaquwa Nash	854
Leslie Jacobs	853
Corey Lavigne	851
Rajon McCryndle	850
Garret Kun	850
Jordan Barncord	849
Susan Vickers	849
Paavo Cymanow	849
Jonathon Davis	847
Jaison Gallagher	846
Roberto Nieves	846
Megan Barber	846
Jessica Rights	846
Alex Cerrato	845
Cynthia Wilhelmi	845
Jerry McKean	844
Robert Baskett	843
Kendra Orng	841
Dara Long	839
Danny Walters	839
John Salvaggi	837
Kendrick Minor	836
Gerald Poindexter	836
Sheena Marcum	835
Bernardo Lopez	834
Tina Phongsavath	833
Jamar Willis	831
Eric Caldwell	831
Michael Lee	831
Scottie Ligon	830
Kyle Larimore	829
Sarah Keune	828
Ahmad Abdollahzadeh-Parsa	828
Christine Jesoraldo	826
Benjamin Gilbert	826
Ivan Scott	824
Thomas Tiller	822
Cristina Munoz-Hernandez	822
Gordon Biggums	822
Thomas Reddoch	820
Brad Ellis	819
Shane Hejmanowski	819
Nicholas Rogers	818
Damon Bunch	818
Hai Le	816
Kathryn Maitz	815
James Walsh	815
Matthew Tierney	814
Aiman Mousa	814
Gina Cuza	814
Shawn Wildman	814
Shakadria Harold	813
Bryce Aman	813
Ian Allport	812
Justin Hamel	811
Steven Cummings	810

Qualifier	Bonus
Jeffrey Gregory	$807
Soyoung Kang	806
Nick Minjares	805
Freida Yakubov	804
Elaine Kulawiak	803
Jane Brown	803
Kim Mom	799
Detta Patterson	799
Brittany Knight	798
Pita Setefano	798
Andrew Barendt	798
Nataly Boites	793
Kyle Cappelletty	793
David Alvarez	793
Dennis Urbanowski	792
Daniel Leddy	791
David Grovu	790
Daniel Tiffe	790
Eran Walters	789
Tautiaga Gaina	788
Dale Straughan	787
Rosario Ortega	787
Andre Hawthorne	786
Westley Aston	786
John Garrett	786
Christopher Dara	786
Ashley Burgess	783
Tasha Waters	782
Daniel Noll	782
Michael Christine	782
Mynor Lemus	781
Charles Fadumiye	780
Bradford Stone	780
Hyun Yoon	776
Michelle Castaneda	774
Antonio Bond	773
John Hildebrand	773
Katharine Myers	772
Michael Leasure	772
Joshua Hill	772
London Spivey-Jones	769
Teatawhai Taua	769
Keith O'Brien	769
Zathia Zarza	769
Christine Weatherspoon	768
Cory Ramos	766
Timothy Stocker	765
Jennifer Cerny	765
Petrina Supler	765
Frankie Lewandowski	765
Virginia Lee	765
Paul Cherry	764
William Gullotti	762
Nicole DiPace	762
Jason Beyer	761
Simone Amos	761
Sabrina Mallett	758
Michael Lomas	756
Isaac Hernandez	756
Robert Martin	756
Aaron Earls	756
Jamie Winters	756
Deochand Hemraj	755
Alexandra Curtin	753
Walter Peters	752
Zac Dajos	750
Eric Peyton	748
Olivia Hintz	746
Minnie Lee	745
Ty Daniels	744
Svetislav Jelancic	743
Yvonne Benincasa	743

Qualifier	Bonus
Kenneth D Johnson	$743
Jason Kerner	742
Talita Toumohuni	741
Christopher Kennedy	741
David Skudder	740
Rob Speers	739
Mitchell Perez	739
Christopher Mendes	739
Robin Aalderink-Page	737
Erik Mountford	735
Ketevan Berianidze	734
Erna Gasanin	734
Bradley Charbonneau	732
Kasie Greenwalt	731
Darren Danico	731
Susan Ferguson	729
Curt Snow	726
John Gatti	726
Julius Fleming	725
Sarah Markowski	725
Victor Rosario	725
Bob Feao	724
Jessica Russ	724
Cynthia Sittig	724
Melissa Whitt	724
Meghan Engle	723
Pamela Pokaia	722
Joseph Cruickshank	722
Matthew Wilder	721
Scott Talley	720
Asher Vedelchau	719
Bryan Blust	718
Joy Horcajo	717
Gabriel Vicens	716
Joseph Hassert	716
Karen Sessing	716
Kevin Q Davis	715
Brock Taylor	715
Darren Butler	714
James Ringler	714
Anna Ferdyn	714
Angela Pronti	713
Joanna Desimone	713
Terry Rosebrock	711
Randolph Souliers	710
Jamel Phea	710
Kyle Kiffner	710
Michael Johansen	710
Donald Kegler	709
John Riggs	709
Tammy King	708
Lara Diamond-Brahne	707
Christopher Davidson	706
Samantha Tirado	705
David Pommer	704
Sam Singleton	704
Forrest Parton	703
Brandi Graff	702
Chavonne Truitt	701
Charles Moore	701
Prescilla Dew	700
Kaydene Bennett	700
Fiavaai Pereira	698
Terry Barker	698
Donta Jessup	697
James Russell	693
Benjamin Goldberg	693
Vine Isaiah	692
Ryan Doughty	692
Andrew Dixon	692
David Lane	691
Clayton Ickes	691

Qualifier	Bonus
Ryan Kissling	$691
Mir Khan	691
Tony Yun	689
Jacob Juerjens	685
Robert Cirko	683
John Donovan	682
Luis Hernandez-Mercado	682
Joel Matheny	680
Jithin Thomas	679
Jeremiah Triplett	679
Lisa Cusack	679
Ritia Tokahere	678
Ashley Paris	677
Angela Johnson	676
Joseph A Harris	676
Maxine Cade	675
Victoria Perea	673
Kelly Hassert	672
Cody Petitte	671
Caroline Robichaud	669
Marci Redmond	668
Kevin Huber	668
Carrie Woodcook	667
Angel Arista	665
Zulfikar Bhukera	664
Edgar Miranda	664
Wendy Mikkelsen	663
Arthur McDonald	658
Jacob Davis	657
Seth Lee	656
Cristina Marquez	655
R Jordan Gracie-Kennaley	654
Kristen Ladue	654
Samotta McKeever	654
Victoria Wippich	653
Shaun Oaks	652
Kayla McIver	651
Lisa Dombeck	650
Michael Wrublewski	650
Maria Hernandez	648
Paul Murray	647
Anna Johnson	647
Dyan Ferrance	645
Charles Bowers	645
Anthony Christman	643
John Eby	643
Kevin Ishikane	643
Michael Davis	643
Leah Bonner	642
Marama Repia	642
Adrian Grays	638
Lesina Ah Sue	638
Barbara Harden	638
Elyse Bryan	637
Marcos Dupreyiraola	637
Filipo Havili	636
Reid Benincasa	636
Terry Mendez	636
Michael Shemas	636
Christian Ortiz	635
Angela Willis	635
Ronald Fitzgerald	635
Tram Pham	635
Shannon Myrick	634
Peter McEnaney	634
Gary Slocum	633
Mary Maida Fujii	633
Jodi Petitt	632
Andera Long	632
Patrick Fowler	628
Crystal Reeves	628
Ricky Jenkins	627

Qualifier	Bonus
Luis Garcia	$627
Seth Keiper	625
Cameron Clay	623
Benjamin Van Fossen	623
Ruben Cordova	621
Stephen Giddens	621
Carolyn Estabrook	620
Judi Kamsler	618
Kalino Taufa	617
Ryan Ward	617
Vincent Fauntleroy	616
Steven Huenergardt	615
Diane Carrion	614
Carlo Buhay	613
Dante Beasley	613
Richard Lambert	613
Rangi Tata	612
Joe MacDougall	611
Cristian Cabrera-Cornejo	610
Carolyn Bishop	610
Billy Jones	610
Elizabeth Hughes	610
Gabriel Feldmann	608
Scott Vaughn	607
Frank Gastelum	606
Scott Reichhelm	600
Joshua Price	600
Alfred Huggins	600
Bridget Hartley-Loftman	599
Mary Dyer	599
Scott Davison	599
Jason Levasseur	599
Jason Isaacs	599
Jessica Shanks	598
Yujay Sun	598
Paul Burns	596
Skylar Weitzel	596
Branislava Nikoltchovska	596
Blake Dixon	595
Jeremy Hernandez	594
Bheskar Kallicharan	593
Ronald Knight	593
Faatuai Tauiliili	592
Daniel Egan	592
Terrence Weiss	592
Krystal Clemmons	591
Sarah Love	591
Melissa Martinez	589
Devin Frank	589
Roger Ellison	588
Benjamin Knight	586
Jorell Washington	586
Ronald Alexander	585
Michael Mayer	585
Daniel Fifita	584
Chelsea Loder-Colbourne	583
Daniel Bauer	583
Charles Ferrari	582
Bryan Froneyberger	582
Leslie Austin	582
Gian Shaw	582
Kelly Ekker	581
Devon Miller	581
Mark Hunneshagen	581
Hector Sartori	580
Larry Smither	580
Matthew Lockmer	579
Cole Baker	579
Beverley Sadler	579
Eric Shaw	579
Dennis Ingenito	578
Michele Insinna	578

Qualifier	Bonus
Scott Eigenbauer	$577
Denise Berrios	577
Tanya Dixon	577
Fariba Darvishzadeh	576
Adam Rodness	576
Hailey Baert	576
Cecil Johnson	576
John Gesumaria	576
Daniel Maslanka	575
Brady Braaten	575
Donald Fogleman	575
Brandi Thomas	574
Seabringna Landfair	573
Christopher Earle	573
Michelle Malinov	572
Jharick Davis	571
Maxx Schumann	571
Scotty Castille	569
Sharla Sanborn	568
Kevin Candela	567
Bruce Mortensen	567
Starlet Luczon	567
Nina Sugawara	567
Lorena Soto	566
Lisa Richardson	566
Jeffrey Nieves	565
Michael Woods	565
Momodou Jallow	565
Videl Seymour	565
Susan Walencik	564

Qualifier	Bonus
Ashley Wandell	$563
Fayi Lin	563
Hoang Cooke	562
Jameil Matthews	562
Daniel Licciardi	561
Franklin Quezada	561
Stephen Martini	560
Omar Nieves	558
Edmond Stebbins	558
Adelfa Parinas	557
Patrice White	557
Debra Esquivel	557
Bunty Marino-Hona	556
Luke Edwin	556
Danica Gonzalves	555
Lydia Ertle	554
Nathan Curdy	553
Nicole Rex	552
Scott Schwartzkopf	552
Andy Williams	551
Gwynette Ahmu	551
Matthew Lewis	551
Beau Springer	550
Frantz Jean-Philippe	549
Nathan Thompson	549
Michael Sandoval	549
Martha Zelaya	548
Leuasa Ainoa	548
Dawn LeBlanc	546
William Gilmore	546

Qualifier	Bonus
David Barton	$546
Vanessa Dannhaus	546
Nicole Collins	545
David Nolan	545
Michael Stevens	545
Jarvis Bills	544
Jacques Mesias	544
Samuel Nudelman	544
Timothy Byrnes	544
Evan Worden	543
William Wiegner	543
Odell Bailey	542
Sonia Ramirez	542
John Leggio	541
Daniel Bernard	540
Rosanne Becerra	540
William H Smith	539
Ryan Poux	539
Quinn Baskett	539
Samvel Tigranyan	539
Gregory Silverman	538
Tiare Hubbard	538
Kevin Letarte	538
Sebastian Kazek	537
Chelsea Freeman	537
Lamar Livingston	536
Maxwell Nudelman	536
Ali Zaidi	536
Daniel Render	534
Tyler Stewart	533

Qualifier	Bonus
Kathleen Fox	$532
Beau Locker	532
Joshua Witt	530
Michael Alford	530
Sharonda Falcon	529
Debra Brennan	529
Heather Wagner	528
Rena Thomas	528
Memuna Fofanah	528
Jason Weston	528
Larry Inman	528
Kimberly Mitchell	527
Alisi Sanalio	527
Jeffrey Layton	525
Michelle Collazo	523
CatherineJoy Ibanez	523
Rashaan Elam	523
Jerrina Battle	523
Offie Pegenia	522
Donald Wilds	522
Belinda Rodriguez	522
Encyclopedia Mahe	522
William Shockley	521
Stephen Arnold	520
Emicrys Rawlins	520
Andrew Puea	519
Cherie Mohn	518
Kevin Holloran	517
Paul Wood	515
Joseph Davila	515

Qualifier	Bonus
Ryneadra Merrick	$515
Ashton Barker	514
Kyle Gorzen	514
Altaf Drew	514
Elsa Dumlao	513
Louis Anderson	512
Brian Ruegg	512
Stephen Creaghan	511
Anthony Farler	511
Michael Clark	510
Delilah Abuosba	509
Yolanda Zehr	507
Bruce Kaminski	507
Debora Leis	506
Kirsten Anderson	505
Dee Drake	504
Avram Pinto	504
Cedric Clark	504
Christine Scott	503
Larry Davis	503
Vickie Munro	502
Jacqueline Dorsey	502
David Samuel Torres	502
Pon Mom	502
Garrett Brooks	501
Jarrad Bennett	501
Dawn Selden	501
Samara Ritter	501
Darlene Downey	500

BONUS

Reinstatement Bonus $47,533

TOTAL

TOP 10

Qualifier	Amount	SGA
Sami Mogannam	$2,706	Jatoft-Foti
Mitchell Look	2,412	Surace-Smith
Joseph Smith	1,789	Simon Arias
Bradley Weigand	1,630	Surace-Smith
Cheng Chang	1,355	Jatoft-Foti

Qualifier	Amount	SGA
Alex Rozotto	$1,281	Jatoft-Foti
Desseire Fahie	1,216	Theodore Pappas
Dason Phaul	1,086	Theodore Pappas
Curt Snow	1,056	Jatoft-Foti
James Larkin	1,037	Theodore Pappas

Qualifier	Bonus
Nabil Spahi	$915
Frank Kolligian	907
Teri Dvordza	825
Nadezhda Vitchev	722
John Serrano	709

Qualifier	Bonus
Diana McNair	$673
Stephen Wolf	656
Bruce Tan	646
Ronald Rivera	639

Qualifier	Bonus
Paul Samra	$598
Lisa Sanders	549
Richard Walus	538
Matthew Melhorn	525

Qualifier	Bonus
Lawrence Dennis	$519
Ronald Friedlander	515
Mirlande Desir	508
Arthur Westergren	507

Qualifier	Bonus
Emily Youngpeter	$473
Gabriel Manzo	469
Salvatore Giacchi	454
Matthew Maher	444

BONUS

Leadership Bonus $1,897,609

TOTAL

TOP 10

Qualifier	Amount	SGA	Qualifier	Amount	SGA
Zachary Hart	$65,294	Surace-Smith	Matthew Parks	$33,890	Surace-Smith
Stephen Jubrey	45,277	Oldham-Bianchi	Mathew Hart	28,169	Surace-Smith
Justin Adams	43,875	Simon Arias	Bobby Gujral	27,859	Altig-Orlovic
Matthew Diulus	43,738	Simon Arias	Jason Bratin	25,462	Theodore Pappas
Ofa Tupouniua	40,473	Steve Friedlander	Doreen Ryan-Foti	25,338	Jatoft-Foti

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Brett Gryska	$25,262	Emmanuel Villasenor	$7,958	Jessica Wilhite	$4,682	Carl Smith	$2,960	John Hancock	$2,041
Samuel Cohen	23,997	Andrew McQuade	7,911	Richard Johnson	4,665	Taina Lameko	2,949	Tone Munro	2,038
Thomas Vena	23,253	James Curtis	7,780	Debbie Ezernack	4,610	Rory Crockford	2,909	Randolph Souliers	2,021
Robert Kanaan	22,384	Raymond Risucci	7,658	Dan Nebraski	4,580	Alvin Hagens	2,905	Crystal Lynch	2,019
Stephen Hill	22,055	Mark Corkrean	7,509	Robert Biser	4,369	Ryan Stenglein	2,896	Andre McCallum	2,017
James Keefer	21,245	Haoyu Xu	7,496	Blake Higuchi	4,290	Anita Ferris	2,894	Ryan Fickert	2,014
Daniel Hartwig	18,748	Michael Clemente	7,455	Dmitriy Kagan	4,257	Sean O'Reilly	2,890	Unique Hunnicutt	2,009
Elias Hazen	17,860	Alfred Taren	7,318	Ryan Hall	4,176	Albert Serur	2,881	Kevin Holtz	1,989
Robert Janev	17,634	Lucky Faaitiiti	7,206	Sarai Castanon	4,142	Ryan Kendl	2,789	Zbigniew Stankiewicz	1,966
Robert Dunn	16,879	Nicholas Lorence	7,183	Casey Kunash	4,142	Christopher Hintz	2,772	Sommer Daves	1,945
Syed Quadri	16,597	Alexandra Graham	7,087	Levar Morgan	4,115	Tracy Haden	2,747	John Napiza	1,923
Nicholas Zangardi	15,024	Robert Shafer	6,970	Juan De la Cruz	4,068	Ronnie Patea	2,704	Michael Stuver	1,920
Marisa Willgruber	14,762	Darcy Schrieber	6,957	Ransey Vazquez	4,066	Andrew Aaron	2,691	Josh Wheeler	1,917
Jack Keiderling	14,412	Tevita Tupouniua	6,869	Angel Sanchez	4,064	Sharon Brenner	2,687	Amanda Oden	1,909
Andrea Nichols	14,037	Steven King	6,640	Alex Hernandez	3,972	Rodney Ward	2,652	Ofa Siasau	1,882
Byron Paz	13,588	James Allen	6,632	Humberto Quintero	3,934	Kenneth Greer	2,648	Matthew Conrad	1,864
Nigel Crowe	13,413	Christine Judge	6,347	Mark Kukielski	3,889	Aaron Ralston	2,619	Jodi Bohdal	1,863
Steven Cox	12,777	Mitch Duplantis	6,059	Paul Kelly	3,854	Denise Hewison	2,612	Jenna Grula	1,860
Ala Awad	12,585	Rita Haidinger	6,004	David Thornton	3,837	Adam Huck	2,611	Patrick Donovan	1,857
Noel Rose	11,978	Daniel Bauer	5,975	Danielle Jankowski	3,783	Christine Curran	2,601	Brian Allt	1,856
Richard Barbour	11,434	Bryon Welch	5,960	Natalie Wagner	3,730	Souleymane Bah	2,550	Aaron Friedlander	1,803
Chad Panzer	11,377	I-Perfection Harris	5,874	Randall Cook	3,724	Hunter Houvener	2,539	Erik Boyd	1,788
Timothy Kieran	10,908	Nasr Quadri	5,844	Joshua Fosnight	3,700	Kasali Kotun	2,505	Michael Brunello	1,784
Joshua Jackson	10,532	Kellen Cuttance	5,841	Marko Jankovic	3,592	Ashley Wenning	2,455	Christopher Earle	1,762
Randy Teyssier	10,525	Zach Otto	5,706	Matthew Girard	3,571	Johna Ryan	2,454	Tere Diamond	1,752
Michael Laramie	10,331	David Wang	5,546	Kathryn Chaisson	3,561	Roger Fung	2,382	Samantha Sliger	1,742
Henry Ingraham	10,134	Travis Brock	5,371	Evan Wicklund	3,493	Nicholas Engrav	2,362	Carissa Van Wagenen	1,731
Brian Welsh	9,759	Adeyemi Akinade	5,313	Jessica Santamarina	3,463	Mark Neilson	2,358	Joshua Bloomquist	1,726
Jake Yagjian	9,701	Ariana Jones	5,254	Pamela Furuya	3,441	Jamaal Lynwood	2,349	Zachary Santino	1,724
AshLynn Orng	9,264	Ryan Wilson	5,159	Dustin Dunbar	3,393	Hector Carrillo	2,326	Cameron Cimino	1,703
Corey Neff	8,994	Richard Henry	5,144	Brian Wilson	3,375	Amr Shater	2,318	Jacqueline Kosalek	1,703
Bobby Szwaja	8,834	John Reeves	5,144	Jimmy Tchen	3,352	Billy Northington	2,298	Keith Coscia	1,701
Craig Strompf	8,826	Moswen Taylor	5,143	Sebastian Kazek	3,332	Edward Atkinson	2,278	Peter Van Der Westhuizen	1,640
Aaron Parks	8,778	Darron Hacker	5,125	Tyler Stewart	3,319	Vatapuia Vavau	2,256	Christopher Vasu	1,625
Atta Saleh	8,597	Dorian Brown	5,123	London Burnett	3,287	Marian Sertler	2,248	Daniel Bernard	1,617
Kyle Johnson	8,591	Jared Cleckner	5,071	Cara DeFiore	3,275	Gardy Desrouleaux	2,228	Ashley Delevieleuse	1,617
Krista Thieme	8,558	Mercedes Lloyd	5,045	Matthew Turnquist	3,253	Louis Giogaia	2,218	Benjamin Ainscough	1,613
John McGrath	8,506	William Smith	5,043	Magda Figueiredo	3,245	Lawrence Reardon	2,207	Nicole Johnson	1,593
Mavrick Fredericks	8,503	Dustin Rushin	5,043	Ryan Bisanz	3,242	Fritznel Octave	2,194	Andrew Paogofie	1,591
George Noujaim	8,412	Brandon Schwed	4,988	Mack Doby	3,205	Eric Ebbitt	2,182	Natalie Linker	1,590
Scott Kim	8,237	John Ophals	4,967	Matt Pflueger	3,164	Jonathan Maust	2,161	Tony Geer	1,582
Dustin Dunlap	8,210	Richard Lyddon	4,947	Ryan O'Malley	3,138	Michelle Crowe	2,152	Barbara Corigliano	1,582
Joshua Olin	8,166	Evan Holzhauer	4,907	Michael Romeo	3,107	Phillip Jenkins	2,144	Melvin Arritt	1,575
Sara Welch	8,145	Sharif Grays	4,801	Christopher McMenomy	3,088	Brandon Teter	2,116	Kaitlyn Good	1,553
Hal Herman	8,093	Ricardo Grandt	4,789	William Myatt	3,014	Denise Berrios	2,096	Harold Durana	1,537
William Parmeter	8,018	Troy Plummer	4,779	Melne Lewis	2,990	Reynolds Akuamoa	2,089	Kristan McConnell	1,535

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Mary-Delores Ayarzagoitia	$1,534	Roosevelt Wilson	$1,099	Lorenzo Lameko	$866	Christopher Chunn	$706	Ronald Baldwin	$596
Richard Dyer	1,511	Joshua Davidson	1,097	Ahmad Abdollahzadeh-Parsa	863	Kyle Lewicki	702	Scott Flaherty	591
Todd Engelson	1,508	Cherie Adams	1,079	Zaid Jian	862	Timothy Wilson	701	Justin Wise	585
Robert Drake	1,499	Cameron Clay	1,079	Emilexis Medina	853	Samotta McKeever	696	Todd Glazer	584
Carlo Bonifazi	1,485	Brian Sundberg	1,075	Robert Nolan	852	Michelle Kyles	695	Steve Svendson	584
David Farraway	1,484	Erik Graham	1,041	Jeffrey Pearce	851	Giancarlo Altube	693	Michael Gerstein	581
Ryan Tucker	1,482	Jordan Chalom	1,039	Samy Jacques	850	Ricky Jenkins	691	Robert Richman	581
Caleb Douce	1,446	Joshua Goodman	1,039	Lisa Heyman	849	Yolanda Richardson	687	Joseph Hagerman	579
Aldina DaRosa	1,416	Rafael Spratling	1,035	Catherine Gennaro	848	William Shockley	681	Raymond Balestra	577
Melinda-Rae Lyse	1,412	Phillip Rigoli	1,030	Kevin Ristau	846	Franklin Quezada	676	Jesse Remby	577
Jeremy Hernandez	1,410	Patrick Rieger	1,025	Michael Hicks	840	Spencer Rowland	675	Kyle Wrobel	576
Carl Nazaire	1,397	David Rigney	1,010	Leon Thompson	833	John Velardo	674	Christine Barbour	573
Luay Ghawi	1,393	Anthony Theriault	1,009	Erin Moore	832	Jason Green	673	Natalie Soboleva	570
Bryan Peters	1,393	John McCreary	1,008	Mark Glazer	832	Ryan McIntosh	671	Matthew Cosic	569
Joel Moran	1,380	Anthony Batista	1,004	Donna Trotta	831	Drew Frazier	669	Stephen Creaghan	569
Christopher Osborn	1,373	Anthony Rizzo	1,000	Noel Ables	820	Kristopher Washington	663	Dwelyn Smith	565
Brodie Fischer	1,363	Kody Kramme	1,000	Daniel Umbertone	816	Daniel Johnson	662	Michael Roe	563
Alexander Dorey	1,358	Patrick Knouse	995	James Summers	812	Kevin Grenoble	661	Christopher Chovanec	562
Zachary Frentsos	1,356	Charles Diulus	992	Raphael Musto	805	Kyle E Taylor	657	Karen Barbour	559
Raymond Angeles	1,355	Samantha Romano	990	Thomas Soloweyko	805	Liam Flaherty	657	Michelle Malinov	551
Elaine Kulawiak	1,336	Michael Williams	987	Ho Tran	804	Jelisa Lawson	656	Jordan Freeman	550
Amelia Ropetikilifi	1,324	Paul Samra	982	Carrie Bowman	798	Cody Terrell	655	Antonio Davidson	548
Christopher Favor	1,318	Patrick Cotton	971	David Kirst	795	Daniel Doherty	653	Daniel Armstrong	546
Kevin Appasamy	1,311	Alisha Armand	961	Scott Smith	788	John Nguyen	652	Markena Ward	540
Charles Ferrari	1,295	Harrynarine Ramoutar	961	Eric LaBossiere	785	Larry Finch	648	Abdul Yusuff	539
Eric Trautloff	1,294	Beau Locker	959	Daniel Fifita	777	Jonathan Emura	648	Brady Braaten	535
Paul DeRenzo	1,284	Kevin Lewis	945	Karen Parson	772	Cole Murphy	645	Nathaniel Durkin	533
Matthew Caternolo	1,275	Jesse Spencer	932	Raymond Ochoa	772	Massoud Vaziri	639	Robert Gibson	525
Michael Polakowski	1,249	Ben Carpenter	930	Antonio Reyes	771	Antonio Bond	638	Christine Weatherspoon	523
Eric Thompson	1,232	Karolina Debek	928	Brian Schreiter	767	Christina Black	637	John Young	523
Gian-Paolo Diberardo	1,226	George Rosicky	928	Mark Danner	765	Minh Phung	636	Andrew Burns	523
Kyle Klipp	1,226	Jorge Guerra	927	Eric Peyton	759	Gary Slocum	635	Scott Ramsey	520
Sokol Fazliu	1,225	Scott Patterson	923	Erna Gasanin	748	Ryan Hernandez	630	Josephine Brown	519
Brandon Smith	1,212	Shahab Mahdavinejad	921	Andrew Haskins	744	Phillip Williams	630	Nicole Conrad	519
Shelly Russell	1,199	Jessimi Lewis	915	Darren Danico	742	Christopher Kennedy	629	Joannabelle Magneson	519
Sione Maumau	1,192	Chad Potts	913	Mark Diebolt	741	Joshua Cook	624	Ainsworth Ramkhelawan	518
Shelly Cullen	1,178	Gregory VanSuch	908	Jonathan Beaird	736	Bradley Kampmeier	623	Aaron Haynes	514
Alberto Alcala	1,167	Staci Daggett	899	Ruben Santillana	735	Michael Logue	620	Rajendra Narine	513
Justin Fisher	1,167	Larry Giddens	898	Heather Leitch	730	Heather Rowell	618	Enrico Paredes	505
Matthew Willrodt	1,145	Karen Cheng	895	Richard Nypower	727	Peter Mello	611	Michael Lipetri	504
Mark Harhager	1,141	Linda Jackson	894	Bernadette Casciato	723	Philip Walters	610	John Conard	503
Ross Budweg	1,127	Mark Hileman	884	Leah Stoltz	718	Hyungjun Kae	610	Loretta Ekeroma	503
Bruce Viaje	1,123	Jennifer Kinder	883	Tara Weisz	715	Marc Salvaggi	608	Scott Wheeler	503
Nicholas Moore	1,119	David Nham	881	Starlet Luczon	714	Kingsley Tazinya	604	Brandi Hershey	503
Joy Nardone	1,119	Jessica Tasky	880	Lawerence Smith	713	Britton Costa	604	Matthew Lukesh	502
Ronald Kutruff	1,117	Aaron Dunlap	879	James Raymond	711	Andria Standifer	603		
Derek Franc	1,108	Arnold Pacleb	875	Anna Senra	709	Maren Conway	600		
Mark Wyner	1,103	Ayman Elsalhy	868	Priscilla Nelissen	707	Daniel Walton	596		

3 BONUS TOTAL

$3,602,595

World's Greatest
$1,657,453

Reinstatement
$47,533

Leadership
$1,897,609

All qualifiers listed achieved at least $500 in bonus totals

Founders Club

Million Dollar Club

Another champion, another milestone!
Each champion will receive a bonus of $5,000 and the Million Dollar Club Award.
Congratulations on your achievements.

August 2012 Qualifiers — Outstanding Producers & PR Representatives:

Alan Sedaghat

Altig-Orlovic Agency
6th Qualification
$191,477 Net ALP
85.8 Ret

Justin Germany
Dan Rubio Agency
Contract Date 12/16/03
Qualified August of 2012
$1,009,148 of Net ALP

Directors of the Month

AIL NILICO

Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Chris Selejan

Chris had 82.5% growth over August of 2011.

Way to go, Chris!

PR Director of the Month

Leaders growing leaders!

Laurie Onasch

PR Directors earn points based on overall growth of their territory and percentage of their team earning a monthly bonus.

Laurie is the Top Director for August 2012. she had a total of 10 pts.

We salute your achievement, Laurie!

Scott Smith
President
& Chief Marketing Officer

Be a Great Coach

I coached high school basketball for seven years when I lived in upstate New York. I often think of returning to coaching when the day comes for me to retire from this great company.

Of all the teaching and experience I have been exposed to in my life, coaching basketball is definitely what has had the most influence. It's very similar to many American/National Income Life positions either in the field or at home office. In our Company's management positions, just like high school basketball, you seek and recruit talent, you practice and you keep score. You win or you lose.

Except at American/National Income you have an opportunity to make a ton more money than coaching high school basketball.

I was influenced by many experiences and they helped develop my management philosophy. The following five points, which I learned while coaching, still influence me in business.

Great Coaches:

1 - Flex their system, but not their philosophy. All great coaches have a *coaching philosophy.* Non-basketball leaders must do the same thing — focus on your core philosophy style yet be flexible in implementation based on the circumstances and talent on your team.

2 - Measure performance. Of course, measure wins and losses, but the best coaches measure far deeper than that — development, needs and more. The important lesson for us is that they *measure those things that are important to winning,* based on their philosophy. The laptop metrics, for example, measure performance in detail. We must have standards and measure performance against them if we want to achieve top performance.

3 - *Practice everything.* Most leaders in organizations fall far short in this area. Are you taking or allowing time for practice and review of results? Are you allowing and helping people prepare for the tough situations that may occur on their field? If not, this is an opportunity area for you and those you lead, especially in the form of ongoing training. Many of our agencies need to make the effort to provide ongoing training to reinforce fundamentals, with disregard for agent tenure.

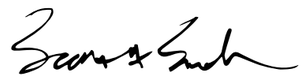
4 - Recognize and utilize passion, enthusiasm, and emotion. Different coaches have different personalities, and therefore their passions and enthusiasm may manifest differently, but they all show passion — typically, so plainly that everyone around them knows how the coach feels from moment to moment. They all are enthusiastic, and they all support and extend the passion and enthusiasm of their teams. Are you doing the same?

5 - Are products of their coaches. Watch basketball on TV for long and you will hear about "coaching trees." I'm not sure most leaders are as consciously aware of what they have learned from their former bosses. The lesson to be learned here is to make it a priority to *learn from the best.*

I left my basketball coaching career to go make money. For a long time, I second guessed myself. I really missed the competition, missed practice, and missed the big wins and the strategy development. Then I realized: *I still am in competition!* I still conduct practices, have goals and participate in AIL/NILICO strategy and planning. I never stopped coaching!

What I realized then was that it is basketball, not coaching, that I really miss.

Someday…



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